A MERRY BANKER IN THE FAR EAST

W. H. YOUNG

THE AUTHOR

A MERRY BANKER IN THE FAR EAST
(AND SOUTH AMERICA)

BY WALTER H. YOUNG (TARAPACÁ)

WITH THIRTY-SIX ILLUSTRATIONS

LONDON: JOHN LANE THE BODLEY HEAD
NEW YORK: JOHN LANE COMPANY MCMXVI

WILLIAM BRENDON AND SON, LTD., PRINTERS, PLYMOUTH ENGLAND.

THESE PERSONAL EXPERIENCES
ARE DEDICATED
TO MY FRIENDS AT HOME AND ABROAD.

TO THOSE WHO KNOW
SPANISH-SPEAKING COUNTRIES
I GIVE
THE FAVOURITE TOAST
"SALUD Y PESETAS!"

WALTER H. YOUNG

EASTBOURNE, 1916

2047184

CONTENTS

CHAPTER		PAGE
I.	Salad Days in the City	1
II.	A Griffin	15
III.	A Typhoon Ball	39
IV.	The Governor's Dinner-Party	52
V.	Pyjamas, Dutch Wives and a Bank Inspector	72
VI.	Carabâos and a Poker-Party	92
VII.	The Forgery	100
VIII.	Snipe and a Buffalo	155
IX.	The Scene is Changed from China to Chile	169
X.	Patagonia Patter	186
XI.	Experiences, Financial and Otherwise	217
XII.	Petty Cash	233
XIII.	Bolivia	248
XIV.	My Farewell Dinner	257
	Appendix: Chilian Currency	271

ILLUSTRATIONS

	FACE PAGE
The Author	*Frontispiece*
My lovable boss (the late P. W. Mein)	20
A highly respectable Filipino gent in his Sunday best. Observe his tasty shoes, swagger sombrero, and debonair attitude	26
"The beautiful Andalusian" (in recent years)	30
The lovely River Pasig, Manila	52
A Tagalo sportsman with cock under arm ready to take on any other bird	58
A bit of Iloilo, where I landed my big safe and a hundred thousand dollars to start a bank	72
A Filipino native. El Señor Carabâo, or water buffalo	92
Nicodemus, a bit of a nut	96
"The Three Musketeers," or bosom pals in Hong Kong. Carlos de Ribera, Manolo Caceres, and the Author	115
Don Carlos de Ribera, a Spanish naval officer. Note his Moorish type	122
A veteran sprinter	156
The Merry Banker in 1891, when, stony broke, he left the Far East	170
El Cristo Redentor. This striking landmark, erected by the joint Governments to celebrate peace between Chile and Argentina, is placed on the Andean boundary at a height of 12,800 feet. The figure faces Chile, and is blessing both countries	178
La Señora Doña Sara del Campo de Montt, widow of Don Pedro Montt	184
A Tehuelche Indian and squaw. This Patagonian was measured by Mr. Stanley Wood, at Mount Aymond, and found to be over seven feet	188
Estancia "Glencross," in Argentine Patagonia. The faint line of hills on the horizon is but half-way across the farm, which consists of sixteen leagues of camp, and carries 45,000 sheep. These provide a dividend of 50 per cent. The river in the foreground is Rio Gallegos	194
A few of the 45,000	198

FACE PAGE

Tehuelche Indians in guanaco skins doing a bit of shopping in Puerto Gallegos (Argentine Patagonia) . . . 199

Una Señorita Chilena wearing the manto *de rigueur* in church 222

The late Don Pedro Montt, one of Chile's most distinguished Presidents and patriotic sons 230

Colonel R. H. Tyacke, one of the finest sportsmen in India. He shot this nine-footer in Kulu, 1913, and is seen sitting outside my tent admiring the kill . . . 234

Dâk Bungalow at Drang, Kulu. These Rest-houses for European travellers are generally charmingly perched on an eminence overlooking beautiful country. The Author may be seen taking his ease at his inn after a sixteen miles' march 236

"The Fierce Rajah *before* the tot" 238

"The Smiling Rajah *after* the tot" 238

"Kemti," a pretty Kulu girl, and wife of Deen Mahommed, my bearer 240

This beautiful picture shows Colonel Tyacke's bungalow at Raisan in the winter. There are tea bushes in the foreground and the glorious Himalayas in the distance. Note the fine deodar 242

Colonel and the late Mrs. Rennick taking a stroll on their fruit estate (apples, pears, etc.) in beautiful Bajaura, Kulu 246

The Palace of Don Tabasco, where he entertained the Diplomatic Corps in La Paz 248

Alto above La Paz, giving a splendid idea of what Bolivia looks like 252

Quimbalete, or Rocking-stone, used for crushing gold-bearing quartz, Bolivia 252

Ox used for ploughing borax on Chilian frontier of Bolivia at Cebollar. The animal is blindfolded, and the men use goggles, or they would be blinded by the glare caused by the sun shining on the dazzling white crystals . . . 254

Travelling in eight-horse coach or "diligencia," Bolivia . 254

Llamas in Uyuni, Bolivia. If an ounce over the proper weight is loaded on these transport animals they refuse to budge an inch until it is removed 254

A lovely Limeña, wife of Mr. W. Bruce Douglas, the well-known traveller in Bolivia and South America generally, to whom I am indebted for many of these interesting photographs 258

A charming Iquiqueña with her pet guanaco . . . 268

A MERRY BANKER IN THE FAR EAST

A MERRY BANKER IN THE FAR EAST (AND SOUTH AMERICA)

CHAPTER I

SALAD DAYS IN THE CITY

AS a kindly critic assures me that my pen is "too dashed discursive," I will cut all preliminary cackle by presenting myself at the age of nineteen, fit as a flea, hungry as a hawk, lean as a whippet and speedy as a hare.

Brown-haired and bright-eyed, I enjoyed in a London bank the princely salary of eighty pounds a year, paid in monthly instalments of a sovereign wrapped with the odd money in that delicious piece of crackling known as a fiver. The banking institution to which I lent

distinction was "The Union," and annexed to it stood a famous pub, "The European," where towards the end of the month, when a half-crown looked as big as a cart-wheel, I would wolf my frugal lunch of bread and cheese, moistened with Yankee Tickle and a small tankard of bitter. I shall never forget the gusto with which I lapped up that divine sauce, soaking my few remaining crumbs in it, while the pretty and sympathetic barmaid slyly pulled a "dash" into my empty pewter for nothing but pure love of me.

Not far off, situated in the auriferous neighbourhood of the St. Swithin Rothschilds—whose clerks we all envied—stood and stands another famous hostelry, "The Bay Tree," which received my patronage on that happy day when I pocketed the sov. and the crackler. Then I indulged in a royal blow-out on steak-and-kidney pudding, apple-tart, cheese and a large tankard. Food indeed for the gods, when finished off with a "Corona Imperial"—five for a bob.

Shortly after joining the bank I was put on to what is technically known as "a walk." Every morning about ten I left the Bank chained to a bill-case full of bills for acceptance

and collection. My beat was a pretty stiff one, for I had to call at the banks in Chancery Lane, 'igh 'olborn, New Oxford Street, Tottenham Court Road and Covent Garden—no bus fare allowed, so (rain or shine) I had to hoof it. About one-thirty I returned laden with bills and coin, and when the latter was unwillingly disgorged I was permitted twenty minutes for lunch—quite long enough for the bread and cheese variety; at two o'clock I was due "on the cash books," which occupied me until five o'clock. That little job over, I had to sort "paid" cheques into alphabetical cardboard compartments ready to be slipped into their respective passbooks on the following day. At six o'clock I removed my paper-cuffs and shiny old office coat, and after a wash-and-brush-up made a bee-line for the professional running-grounds in odorous Bow. Half an hour's sprinting practice was followed by a bucket of cold water and a rub-down from Bob, the ground-man; then, feeling tip-top and ready to run for my life, I made for Willesden Junction. There I left the train, and after walking three miles for economy's sake reached home to enjoy my humble evening meal, fol-

lowed by a soothing pipe and a flirtation by moonlight. Then to bed, tired but happy.

Reverting to my duties in the bank, "the cash-books" was the worst job for the juniors, because of the fines. If one made a mistake in casting up the columns bang went a bob, while the poor checking-clerk was mulcted in half a crown if the error escaped him. One nice young fellow from a public school, where correct spelling and simple addition are, I believe, considered low, drew no pay at all; so, after living on air for two months, he enlisted and became a man.

Not suffering from these disabilities of a public school education, I cottoned to the work and soon became a dab at totting-up—even now I am pretty good at "tots"—but after three years in the service I began to find the work deadly monotonous and feared I should become nothing but a dull machine. When I glanced round the office and saw married men, on a salary of £140 after ten or twelve years' service, coming into the grimy old City every morning by the same old train or the same old bus, eating year after year the same old cut off the same old joint, giving the same old penny

to the same old waiter, and returning every evening to the same old £30 house to eat (in the steamy kitchen on washing day) the same old haddock or bloater prepared by the same dear but monotonous old girl—I determined to try and get away from such soul-starving and abhorrent surroundings before it became too late to make a fresh start, owing to age or babies.

Getting these feelings emphatically off my chest to Hyslop, a married but sympathetic fellow-clerk, who worked with me on the pass-books, he said: "Why don't you try to get into an Eastern bank? Go abroad, old man, and become a rajah—shake the pagoda-tree, then come back and give me a bit of the fruit, for I shall still be writing up these dashed pass-books on £150 a year."

Years after, finding him on the same old job, I took him out to turtle soup and a bottle of bubbly—after which he patted his little chest and said he felt ready to damn the inspector.

Taking his advice, I put on my topper and best smile and said: "Old man, I'll go and have a shot at it right away"—and off I went to Hatton Court with my heart in my mouth

but hope in my soul. Inside the portals I found a messenger in green livery and a long nose—snuffy old Jew Morris, who later on used to lend me an occasional sov. and stand me cold gins when I called upon Mrs. Morris to dispose of superfluous garments—she assisted the family exchequer by keeping an old clothes' shop in an unfashionable quarter, where we raised the wind by felling our ancestral timber, as we light-heartedly described the depletion of our scanty wardrobe.

A few minutes later I found myself in the Manager's room; he, in a sharp but kindly voice, asked me what my business was. When I blurted out I wanted to go to the East, his eyes twinkled as he said: "Well, you're not the only one—who the deuce are you? Where do you come from?" My replies seemed to satisfy him, for, as I bowed myself out, he said that he would see about it. That gentleman, by the way, then and in after years proved himself my very good friend, and I am happy to add that he is still well and hearty.

To my surprise and delight I received a few days later a most courteous letter from the Secretary signed, if you please, "Your most

obedient Servant," requesting me to name a day when it would be convenient to go up for examination. To cut the story short, by the skin of my teeth and a little strategy I passed the exam. and joined the Eastern Bank on the Monday following the Saturday when I said good-bye to "The Union," where I had been well and kindly treated. They seemed sorry to lose me, and with many a hearty hand-shake, from the Inspector downwards, they all wished me luck in my new venture.

The excellent training in the old bank made my work easy in the new. None of the chaps in the latter had gone through the mill as I had, for those bob fines had knocked all the carelessness out of me; and it would have required a very badly written 3 or 5 to make me believe it was an 8—so I scored all along the line. The social atmosphere of the Eastern institution was more exhilarating than that of "The Union," and I quickly began to feel a bit of a sahib myself. When those recently lassoed and unlicked Scotch cubs, who on their first arrival in London generally presented themselves at the bank with father's old topper falling over their ears and the

porridge still sticking to their mugs, returned on furlough a few years later, bronzed and distinguished men of the world, my mouth simply watered for a foreign appointment. Two years passed and I did very well in the bank, and won many pots on the cinder path. During the athletic season my little black bag on Monday morning generally held a claret-jug, a cruet-stand, or a silver cup. When the latter bore the welcome hall-mark of the "lion" it had to go to "Uncle." You can't train and pay expenses on nothing; and, as my screw then was only £120, my trophies to-day are, alas! mostly electro, owing to the sad financial crises of my youth. A year before I dared to hope to be sent abroad, on a never-to-be-forgotten Wednesday afternoon, after the weekly board-meeting when foreign vacancies were filled, the Manager's bell rang and we all knew what it meant—the senior man on the foreign staff would be told to leave for the East. The bell did not interest me much because there were eight or ten chaps ahead of me on the list; still there was always on these occasions great excitement amongst us. Old Morris emerged from the Manager's room and, copiously snuffing, came walking

slowly and crab-like through the office, all the clerks stopping work to watch him. To our surprise he passed the senior man, who already was wiping the perspiration from his forehead, in premature anticipation of an interview with the Manager and a voyage to the East. Morris also went by the second and third man on the list and slowly came to a pause in front of me! It was a dramatic moment! My heart leapt to my lips as he winked at me and said: "Mr. Jones, the Manager wishes to see you." Pale as a sheet I followed him; and, as the Manager's door closed behind me, I heard the hum of the excited voices of the clerks wondering what the deuce it all meant. *My* impression was that I had been called in to be sacked; but when the Manager said quite calmly, as if it were an everyday occurrence—"When can you leave for Manila, Jones?"—I nearly fainted, but managed to gasp out, "*Now*, sir." He smiled and said: "You seem to be surprised at getting your appointment before your turn, Jones. Well, we mean to establish a new precedent; we think you are the best man for the post, so we are sending you out irrespective of seniority." Feeling that he need not apolo-

gise to me, I endeavoured to express my grateful appreciation; but my words were cut short as he informed me my P. and O. steamer left in a fortnight—that I could take a holiday until then, and that Mr. Caleb (the accountant to whom I owed much for my rapid promotion) would at once hand me £80 with which to buy my Eastern outfit. "Come and see me and the directors to say 'Good-bye' before you sail"—were his last words as I left his room, not knowing whether I stood on my head or my heels.

I will not try to describe the excitement in the office as each of the men senior to me was called in and sacked or reprimanded; or the rage in their hearts as they were told that Jones was the sort of man the bank wanted—or the gall and wormwood it was to see me pocketing that 80 quid! But to me it was all balm in Gilead, as I buttoned up the money, put on my hat, lighted a cigarette and remarked in a very audible voice: "Good night, you chaps, *be more like Jones.*" Oh! how they must have hated me. All this was heaven until I reached home and saw the effect the glorious news had upon my dear old widowed mother. Features

working with emotion and voice strangled with tears she brokenly tried to congratulate me; and then after kissing me quietly went to her room with her handkerchief to her eyes and a gentle "Good night, my boy, God bless you"; while I, selfish beast, raked up the fire, stretched myself in the shabby old arm-chair, and, after drawing a big jug of beer and lighting my pipe, pictured in the red caverns amongst the coals beautiful visions of the East, as she cried herself to sleep. Youth must be served, I suppose, but it is very cruel and selfish to the old folks.

The next day the mater brightened up a bit with the excitement of telling the wonderful news about her wonderful boy to our small circle of friends, and she forgot a little of her grief in the anticipation of buying my outfit and marking it in her delicate mid-Victorian hand. She could not have spent more tears and tenderness over it had it been the trousseau of a lovely bride. Of such stuff are mothers made!

The terrible day of my departure came. I said "Good-bye" to her at home, and as I wiped my eyes and incidentally damned the bank,

I soon found myself at Charing Cross, where a dozen or two of my pals had foregathered to see me off, each one insisting on standing me a drink. How many I swallowed it's impossible to say, but I was frightfully sick crossing to Calais; and as I awaited the Customs' examination at six o'clock on a beastly wet January morning in Paris, alone and miserable, the glamour of the golden East had departed, and "Give me good old London" about expressed my sentiments.

After passing two miserable and rainy days in Paris, seeing nothing of its alleged gaiety except the Morgue, and wishing all the time to be back amongst my friends and with the girl I had left behind me, weeping in the waiting hansom at Charing Cross as, between drinks with my friends, I darted out and bade her frequent and tearful farewells, I went on to Brindisi to join the P. and O. steamer *Mirzapore*, known as "the Parish Church," because old Captain Parish in white kids daily presided at inordinately long prayers in the saloon, and seemed to like it.

Bright sunshine and the tremendous novelty of new countries soon put me in the best of

spirits, and I enjoyed every minute of the voyage. Elderly chaps with livers, returning to the East, gasped in astonishment at seeing me drink in the tropics large quantities of bottled Bass. "By Gad!" they would say, "the damned young cub is drinking *another bottle!* Wish I could do it." There were many good fellows on board and plenty of petticoats; but the life of the ship was a very smart good-looking young soldier from the Cape, *en route* to join his regiment in Hong Kong—a splendid amateur actor, who promoted theatricals on board and bossed the rehearsals. The piece chosen was *Cut off with a Shilling*, and it was great fun. N—D, the lieutenant, took the part of the Major, and I the *jeune premier*, "One foot on sea and one on shore, to one thing constant never"—I shall neither forget those words in my part, nor the awful ass I felt as I blurted them out.

I did much better at the sports and (take it all together) had a royal time. In those days passengers by the P. and O. had to put up with "all lights out at ten-thirty," but N—D, who, by the way, is now a distinguished Colonel and whose name is a household

word, Ferguson (a real good Scotty and a famous yachtsman) and I evaded that by going to the " Pig-and-Whistle "—the cabin of dear old Hunter, a tea-taster, who went to Foochow every year to buy the new season's tea. There in a dim light the whisky and stories went round until one or two in the morning. It would have been better for us had we retired to bed at the orthodox hour.

In due course the anchor was dropped in the beautiful harbour of Hong Kong and the delightful voyage was over. Hurried and tender farewells were exchanged as we stepped into one of the many bumping sampans, whose howling owners ran into and cursed each other as they tried to attract the shore-going passenger to their own particular craft.

After spending a happy and instructive week in Hong Kong, my steamer left for Manila, where the post of sub-accountant awaited me—so, after this pleasant interlude, work had to be faced once more and, like a young bear, I had all my troubles before me.

CHAPTER II

A GRIFFIN

"He is a new-comer in India and the East generally. A greenhorn who is humorously regarded as a strange kind of hybrid animal neither Indian nor English."

SEVENTY hours after leaving Hong Kong I arrived in Manila as empty as a drum and with a pea-green complexion, caused by the pranks of a typhoon which, for some twelve or fifteen hours, had amused itself with our little steamer, the *Esmeralda*.

We were all frightfully ill and in a blue funk, but the skipper, Captain Talbot, as he snatched a few hurried moments from the bridge and falling barometer, cheered us up by saying that none of us looked born to be drowned.

Tossed to and fro on the grey and choppy China Sea, for fifty or sixty hours only a cup of tea passed my lips, and even that slight refreshment stayed but a few minutes aboard owing to the convulsive movements of my abdominal muscles. At first I feared death,

but when things became worse and the acrobatic legs of the steward cleverly eluded my drowning clutches as I rolled helplessly about the saloon (the knives, forks, plates, cups and saucers making a hellish din in the adjacent pantry), I prayed that the end would come quickly. However, why dwell upon this common but painful incident of life on the ocean wave? Let it suffice that the *Esmeralda* did not on that occasion go down in the typhoon, but landed us on the banks of the "Pasig" at an early hour in the morning. It was, indeed, a comfort to find one's feet once more on the solid earth, although the ground still seemed to sway about. As my diaphragm clung hungrily to my spine, I really felt very bad indeed and more dead than alive.

Looking greenery-yallery, I lingered on the blazing hot landing-stage, hoping that someone from the bank would come to my rescue and help me to get my things passed through the Aduana; but alas! owing, perhaps, to the early hour I waited in vain. Knowing nothing of Spanish, I was unable to answer the questions of the irascible black-and-tan Custom House officer who, between spits and cigarrillos,

viciously made hay of my belongings; but a little of my own came back when he plunged his dirty hands into some smashed glass at the bottom of my big black bullock-trunk.

As the drops of his blue Spanish blood pattered and splashed in scarlet stars on the stiff polished fronts of my dress shirts, he damned all *Ingleses* in general and me in particular, cursing his bleeding fingers in the most horrible and vehement language. Unhappily his beautiful flow of idioms was lost on me, and only one of his many picturesque swear-words has stuck in my memory—I can say *Carajo* with almost the same blood-curdling ferocity he put into it. Dashing a few more pints of his fluid into my linen department, he called a subordinate to bind up his hand for him with one of my cambric pocket handkerchiefs; then, after scowlingly marking some hieroglyphical chalk signs on my effects, he marched off to the next lot of luggage and I was free to go.

Looking helplessly round, I was accosted, in English, by a loafing *Mestizo* in dingy whites, who politely enquired, as he raised his battered solar-topee, if he could be of assistance. With

a gasp of relief I hailed him as a brother and said that I was bound for the C.B.I. Bank, and would his nobility be good enough to steer me and my luggage there. With Castilian courtesy he consented to do so in exchange for five dollars and off we went, our two Chinese coolies trotting away in front with merry "Hi-Yahs," as their brown bare skins glistened and sweated healthily under the bamboo poles carrying my portmanteaux.

My dingy pal and I kept them in sight as we threaded our way in the broiling sun through the narrow streets and crowds of Tagalos (natives of Luzon) and Chinese, whose womenfolk were clad in the brightest of colours, as they chewed sugar-cane for the benefit of their nice teeth.

Sick as I felt, I was impressed with the novelty and picturesqueness of it all, as I passed bales of hemp ready for shipment, and met near the go-downs many of my compatriots chastely clad in white ducks and well-chalked topees. These chaps, who were mostly brokers of the produce and exchange variety, and whom we bank men naturally looked down upon, glanced at the griffin and at the griffin's dingy pal with

amused smiles. Our little procession entered the bank, and the coolies with a grunt of relief dumped my stuff on the floor as I found my way into the Manager's room to report my arrival. The bank offices, by the way, were situated on the ground-floor of a shabby building, the upper part being sublet to an infants' school. Well, after shaking hands with the very agreeable Manager and discharging my disreputable pal and the coolies, I was passed on to the Accountant, a sandy-haired Scotchman, with a nasty manner and walrus moustache. Although he saw I was still green with sea-sickness, this animal harshly said: "Noo, man Jones, commence to w-a-r-r-k! Do you ken the differ between the debit and credit side of a cash book?" This to me! I who had been but recently the pride of the Bankers' Clearing House! Feeling miserable, sick, hungry and homesick, I swallowed the lump in my throat, but said to myself: "Buck up, old man, England for ever! Squash this Scottie at once." So I took a long breath and went for him, more or less in his own language, as follows (he was a small chap and not up to my fighting weight): "Hoots awa', you ginger-

headed abortion! Scoot or I'll fetch you a clip i' the lug, you cross between a haggis and a Scotch collie. '*Nemo me impune lacessit,*' you carroty walrus! You! you! you! etcetera!" Although he probably did not understand it, the bit of Latin settled his broth, for the son of the kail-yard let me alone after that, and much to my joy was a few weeks later presented with the "Most noble order of the Boot," and I reigned in his stead. He really *was* a beast.

My chief was a striking contrast, for although owing to a geographical mistake of his mother he was born a Scotsman, he proved a most lovable boss; and from the accompanying photograph the reader may glean an idea of what a nice chap he was.

Indulgent and helpful, always ready to laugh at and forgive us our trespasses, he was very unlike my next Scotch boss, who, when we were stumped over some exchange-proposition, was too mean to let us look up the solution in his lock-up book of formulæ, but said: "Go and fog it out for yourself as I had to do." A man of this sort spoils the career of many a promising but sensitive youngster, who under

MY LOVABLE BOSS
(THE LATE P. W. MEIN)

harsh treatment becomes unnerved and useless; for he is so often told he is a fool that in the end he believes he is one—not at all a proper equipment for a bank-manager, who needs plenty of self-confidence.

On the Manila staff we cherished a snuffy, bald-headed, bristly-chinned, dirty old German named Schmidt. One afternoon when the office was drowsily throbbing with heat and I was nodding over a ledger, the old man jumped noisily from his stool, and violently rubbing his head with a red cotton handkerchief, shouted:

"Mein Gott in Himmel, donnerwetter!"

"What's wrong, Schmidt?" the chief enquired.

"Vy zat wasser on mein head he come again from zat Kindergarten oopstairs. I veel not shtand eet, eet is too mooch."

To Schmidt's expostulations the chief replied:

"Don't bother about a trifle like that—a little gentle rain from the children above won't hurt you."

"Vell zen, poot Herr Jones in my seat," grumbled old Schmidt. As I wasn't taking any water in mine, poor Schmidt continued to

receive all the tender moisture from above, and it was really comical to watch his spectacled eyes peering anxiously at the ceiling, waiting to dodge the drops. When he fancied he heard dear little pattering footsteps pausing over the leaky spot above him where the crack in the ceiling was—out would come the red bandanna until the danger was passed.

This humorous incident brightened us up as we sat and sweated and drooped with heat in a stuffy office, with the temperature at 98 degrees, and fighting ten thousand million mosquitoes. The atmosphere was laden with the strong aroma of the office-boy, who, gentle heathen! chewed garlic bulbs as if they were Ribston pippins and fluttered about the office with shirt-tails outside his pants, Tagalo fashion, and an old pair of the boss's slippers flapping about his bare heels. The youth's name, by the way, was Jesus Maria Pasado de Ajo.

To circulate the garlic and other odours, we had a punkah over each desk pulled by a poor old Chinaman, who for ten Mexicans a month worked from 8 a.m. till 10 or 12 p.m. on mail nights. It was a pitiful spectacle to watch this ancient Celestial tugging at the rope all day

long and far into the night, chewing a bit of "Buyo" (betel nut), the scarlet dribble running from the corners of his toothless mouth. To relieve the dreadful monotony of his laborious task, he tried all sorts of ingenious ways to ease himself—one being to hook the cord of the punkah to his big toe and work it with his foot.

This method left his hands free, one to hold up his shirt, the other to fan his scraggy brown body. After tiffin we all became very drowsy, and the poor old Chinaman's head gradually commencing to nod, his attenuated pigtail and the punkah would slowly come to rest until one of us awaking, bathed in perspiration, would yell "punkah!" Then the old chap would wake with a start and for a few moments pull like the devil.

When the long, long day was over and we were let off the chain at about 5.30 p.m., what a relief it was to get out of the office, jump into the waiting *calesa* (dogcart), drive to the cool seaside breezes of the Luneta and there admire the dark-eyed señoritas while listening to the band of seventy or eighty military musicians. In the days I write of, in the early 'eighties, the Philippines, "the Pearls of the

Orient," were in the possession of a chivalrous and hospitable race to whom dollars were not the sole object in life.

Our English idea that the Spaniard is melancholy and saturnine is quite erroneous; as a raconteur he is unrivalled, his stories are original and not gathered from the edible chestnut tree as most of mine are. There is hardly any incident he cannot fit with a *refrán*, an appropriate proverb—if one complains that a certain dish is not so good as it might be, he chips in with " a buen hambre no hai pan duro," which means that no hungry person finds the bread hard. If you say that " So-and-so " has lost his money and always has bad luck, he says, " al perro flaco todas son pulgas," or " the thin dog gets all the fleas," and so he caps everything.

When the Spanish girl gives her heart to her lover she sticks to him through thick and thin—be he poor or rich, it is all the same to her; if both are poor she denies herself necessaries to buy him cigarrillos. It is true, I am told, that her kisses are flavoured with garlic, but that is only a further stimulant to Juanito, her " amante," for they share together the suc-

culent "ajo" and breathe as one. The unforgivable sin is infidelity—out comes her "cuchillo," and in goes the knife to the heart of the "maldita mujer" who has stolen her Juanito from her. Her Anglo-Saxon sister in similar circumstances takes revenge upon *her* Juanito by falling into the arms of the first blighter who accosts her with the uplifted brow and the interrogative eye of Piccadilly—perhaps a more sensible thing to do, but it all depends upon the meaning of the much-abused word "love."

Outside the bank doors the life led by young Englishmen was, in those happy days, full of novelty and romance, for from the banks of the City to the banks of the "Pasig" was a far cry. The "Pasig" is a beautiful hibiscus-fringed river, where the pretty Tagala maidens, while doing their laundry work, and incidentally spoiling your dress-shirts, flash their brilliant eyes and lovely teeth at the canoe of the passing "Castila"—a generic term given by the natives of Luzon to every foreigner, whether he be Spanish Don, French Froggy, German Sausage, Italian Macaroni, English Gringo, Yankee Cock-a-Doodle-Doo, or Portuguese Macaco.

Those village maidens bathing under a cluster of feathery bamboos made a pretty bit of colour, their bosoms modestly covered by little "camisas" and the rest of their slender figures by a brilliant cotton "tapis." Their beautiful Godiva-like hair made clothing almost unnecessary, and we, as lookers-on, would have gladly dispensed with it. As the English General said to the lady in the French *salon*, when discussing the extravagance of female frills and furbelows: "Madame la Comtesse, I prefer ladies *au naturel*."

The *tapis* is a skirt similar to the Java *sarong*, which the natives tuck in so scientifically at the waist that it never comes unfastened. As the poorer classes wear "nodings" underneath, the necessity for fixing it securely is obvious. The only accident the writer ever witnessed was when he and his bachelor friends adopted the "sarong" at tiffin one Sunday; fortunately there were no lady guests at mess that day.

The writer, being sociably inclined, was fortunate enough to make many friends amongst the Spanish families in Manila. Their doors were always hospitably open to young English-

A HIGHLY RESPECTABLE FILIPINO GENT IN HIS SUNDAY BEST. OBSERVE HIS TASTY SHOES, SWAGGER SOMBRERO, AND DEBONAIR ATTITUDE

men, who knew how to behave decently, and who did not try to introduce into the family circle the free-and-easy manners of the squeeze-your-tootsies-under-the-table school.

One of the nicest Spaniards with whom I formed a close friendship was Don Carlos Rivera, an officer in the Spanish Navy and a typical Sevillano. He was about twenty-six years of age, tall and slight, with an oval face and olive complexion, indicating his Moorish descent. He would tell the naughtiest stories without moving a muscle of his dark serious face, his sparkling eyes alone revealing the pleasure he felt in amusing us. Poor Carlos! when the U.S. Navy steamed into the lovely bay of Manila, through the dangerous but undefended narrow passage of Corregidor, and between meals leisurely destroyed the obsolete, unarmed ships of gallant Spain, they also destroyed my poor friend Carlos, who, like a hero, fell fighting on his ship.

To return to the more pleasant subject of life in the Philippines during the Spanish possession. My friend, Don Carlos Rivera, was a nephew of the Viceroy, El Capitan-General Señor Don Primo de Rivera, of whom the

following story is told. On the eve of his departure from Madrid, he called at the Palacio Real to bid the Queen Regent a respectful farewell, and at the same time craved her permission to bring her on his return some souvenir from "Las Perlas del Oriente." Her Gracious Majesty laughingly replied that, knowing her Don Primo so well, she was sure he would bring home the entire islands in his pocket—*then* she would select something.

Handsome Don Primo arrived in Manila with the reputation of being the greatest "jugador" (gambler) and the most fascinating man in Madrid. He was heavily in debt, and it was owing entirely to the influence in Court circles of his despairing creditors that he obtained the much-coveted appointment of "Virrey de las Islas Filipinas" and fifty thousand "pesos fuertes" per annum. To obtain for him this appointment seemed to his creditors the only possible way of recovering the three millions of Spanish dollars they had on the slate against him. Their confidence in Don Primo's squeezing powers was not misplaced, for in two years the gallant general paid them off, and by that time was getting his hand in as to how better to do

it. Twelve months afterwards his account with the Banco de España was a couple of millions on the right side. The whole of this little pile, within a few months of his return, disappeared in the gambling clubs of Madrid. He was a good sportsman !

Owing to my intimacy with Don Carlos I was enabled to see a good deal of social life in Manila. It was he who procured me an invitation from the Viceroy to see a bull-fight; so, seated on high amongst the elect, I had my first view of the sport from the " Palco Real," or Royal Box. On that occasion the Viceroy entertained a galaxy of charming women wearing the white mantilla *de rigueur*. Spanish combs glittered in their scented hair, eyes sparkled with excitement and fans fluttered in the warm air like gorgeous butterflies on the wing. As the splendid military band thundered out the glorious and blood-stirring " Marcha Real," Don Primo rose to grant a stately and dignified assent to the entry into the arena of the first *toro*. This was a wicked black Spanish bull with horns which sent a shiver down my back—lashing his sides, he rushed into the ring and glared around, when the gaily-

dressed " picadores " circled about him on their poor steeds and pluckily tickled him in the ribs with their sharply-pointed lances. As his blood began to flow the excitement grew, and disappointed eyes murderously glittered at the narrow escapes of the " picadores "; but the bull-fight has been too often described for me to profane it with my incompetent pen, so I will only add that I had to turn my pale face from the ring when the first horse to be disembowelled waltzed painfully on his own sweetbreads.

Outside the arena the spectacle was a feast of colour—the flower-bedecked heads of the Tagala women, their brilliant " sayas," the tropical sun and scent-laden air, the splendid uniforms of the officers and the magnificent music, are things I shall never forget.

Gallant Don Primo was top-hole! Dark and smiling, every inch a Noble of Spain! An Hidalgo of the Hidalgos! Breast covered with sparkling orders, and paying to all and sundry the most delightful compliments—for even to me he whispered a hint to improve my Spanish by making love to the beautiful blue-eyed, golden-haired Andalusian girl at my side.

"THE BEAUTIFUL ANDALUSIAN"
(IN RECENT YEARS)

How different it was to London ! The grey, dreary and murky City, damp and foggy, with the electric light going all day; and then, when the dull work was over, to return to eat a solitary bloater at your grimy lodgings in Dalston or the Balls Pond Road ! The life we youngsters led in Manila was, indeed, different to *that,* for ours was full of colour and romance ; and although we had not much money we did see life ! Ginger was hot i' the mouth in those days and we had not lost our youthful illusions ; for we still thought every daughter of Eve as good as our maiden Aunt Mary. But the lovely Carmen Moya, Conchita Rosada, and other beautiful " mestizas " (half-castes) soon opened our innocent eyes to the pleasing fact that " there were others " who did not wish to wither on the virgin thorn, bless their dear hearts !

Carmencita Moya was the pick of the basket. She was the unauthorised child-of-love of a certain distinguished Spanish officer and an exquisite native; result, a tall entrancing creature with large black, love-lit eyes, an oval, emotional face—a slight sinuous body, hair which swept the floor and a waist a wedding

ring would encircle, if large enough. At nineteen years of age Carmen became an orphan, quite alone in the world, and the superb girl soon had all Manila at her feet. From the Viceroy to the office-boy we all desired her with a great longing, but her Haughty Naughtiness would have none of us. The Captain-General's offerings were scorned, for she told him, "Don Primo, no me vendo a nadie! el que no sabe ganar mi corazon no ganará jamas mi alma," which being translated means that the chap who could not win her heart wouldn't have a look-in at anything else. How noble! But although the golden "onzas" of the Viceroy were refused, the nephew's modest roses had better luck; for when I was driving to the "Luneta" with Carlos to enjoy the cool breezes and hear the band, Carmencita beckoned us to her victoria and whispered to him (the love-light going very strong), "Carlito, ven a casa mas tarde," thus making an appointment with him at her house, later on. Of course, there were other pebbles on the beach, but not one to equal the truly imperial Carmen, to whom Cleopatra would have played a bad second. Well, she was a nice girl, but had bad

luck, being one of the first to fall a victim to the terrible outbreak of cholera in 1882, when the natives died at the rate of a thousand a day. *I know,* because their naked corpses used to pass the bank by the hundred, slung in hammocks, their poor heads wobbling about and nodding at us through the window as we finally balanced their pass-books.

As the deaths were so numerous, there was neither time nor means for decent burial; so the bodies were poked away anywhere out of sight an inch or two under the grass. Taking a stroll one afternoon I left the high road to cross a field ; in doing so my foot squelched into something soft, and up popped the head of a late respected client of the bank, upon whose abdomen I had unwittingly trod. It was, indeed, a terrible shock, so I gingerly tiptoed back to the macadam and made hurriedly for home and strong drink.

But to return to a more cheerful subject ; the Spanish song says of the girls of Manila :

"Ay ! Son divinas, las Filipinas."

Well, they may be divine when young and tender, but alas ! some of my pals were unwise enough to marry these delightful buds, soon to

discover in the domestic *ménage* that the lady found her fingers easier to handle than her fork, and that after a few short years of bliss those graceful physical lines became obliterated by rolls of fat, more juicy than joyous. And, worst of all, to find that it was not Rosita alone whom he had married, but also dear papa-in-law, Don Pepé Fuertes, and mamma-in-law, Doña Dolores Fuertes de la Barriga, a loving but garlicky old girl at close quarters. Imagine my old pal, whom I had known as a happy bachelor, along with Pa and Ma and sundry sisters-in-law, cousins and aunts and other poor relations, squatting round the family bowl of rice, all simultaneously dipping their greasy fingers therein and erupting freely *à la Chinoise*, as a compliment to the host!

Those of us who were fortunate enough to escape these horrors and the terrors of a whity-brown, snuff-coloured family, lived happily in chummeries; three or four of us would rent a nipa-bungalow and enjoy domestic life *en garçon*, each taking our weekly turn at the house-keeping department. Some were successful in that line, others made a mess of it, as our bills soon revealed. I fear that I was one of

the latter, for when in charge, to save the extortionate local bills, I ordered a supply of *comestibles* from Crosse and Blackwell; but alas! we saved no money thereby, because, owing to my bad handwriting, we received a gross of Christmas plum-puddings instead of a humble dozen! One hundred and forty-four brown and round little beauties came rolling in to ruin us! Like rats in a cheese we ate away at them in all forms, boiled with brandy sauce, then fried in slices hot and slices cold, baked and curried; but all our efforts seemed to make but little impression on the pile of cannon-balls. Friends refused to take any more—not even as a gift. They said: "We find

> "Puddings to the right of us!
> Puddings to the left of us!
> Puddings in the rear of us!
> Volley and thunder!"

and when more were sent no one was at home to take them in.

After that costly mistake, which I was never allowed to forget, we relied upon local products, and our Chinese chef, who, not being quite a *cordon bleu*, sometimes got off the *Beeton* track and made *missteaks*. I remember one

Sunday morning at tiffin he served us with a steak-and-kidney pudding niffier than a Limburger. As we had been playing pool at the Nagtajan Club, we returned to lunch full of juniper and joy, so when we sniffed the Limburgian air we sent for the cook and placed the *pièce de résistance* on the Chino's head; then, as the gravy ran down his face we crowned him King o' the great pudden' race, and fed him gleefully with the niffiest of the niffiest bits. Ay, lad! it was a grand morning yon!

In our little bachelor bungalow candle dances (*bailes de candil*) were not infrequent—these were simple and inexpensive entertainments involving no elaborate preparations. The Tagalo butler would be told after dinner to tell the coachman's wife or the gardener's wife or any old wife to come along with her wild harp slung behind her, and bring with her a few village maidens and a guitar or two, for the natives are a most musical race (even their haricot beans are *musicos*). When our maidens and "musicos" arrived, off we would twirl on the light fantastic dressed in white China-grass pyjamas, the ladies clad in vivid sayas, bright enough to extinguish a rainbow,

their neat and firm little bosoms modestly covered with *piña camisas* (made from the silk-like fibre of the pine-apple plant) and their tiny toes and bare feet thrust into beautiful gold-embroidered slippers artfully kept on while waltzing by the little digit. The girls were lovely dancers, as light as snowflakes but a bit darker in colour. 'Twas a cheery scene inside! We boys, with a healthy action of the skin, mopping up large lagers, while the ladies, seated bashfully together, forked out the sardines with their fingers, lapped the oil from the tin and washed all down with a *limonada-natural*, squeezed from dewy limes plucked from the garden ten minutes before and cooled with lumps of ice.

Outside, the moon a-shining and the night made musical with the teeny-weeny voices of myriads of tropical insects. The *cicada* chirruping his little love-song to the double-bassoon accompaniment of Señor Rana, the big bull-frog who, in the pool close by, bellowed chaste endearments to little Miss Rana. Fire-flies in amorous pursuit like tiny lamps in a fairy glen, twinkled in and out of the feathery bamboos, making a striking and innocent con-

trast to the "Panique," that vampire of the night, which cast an ominous shadow below while he silently circled above seeking his nocturnal supper.

These little dances of ours were truly enjoyable and harmless, for the girls, although merry and bright, were quite respectable, and their chaperone, the coachman's lady, shoo'd them off home up the lane when the moonbeams became a bit too heady.

Reverting to the fire-flies (*bichos-de-luz*), the light emanating from these tiny insects is so powerful that the natives, after imprisoning the little things in tiny muslin cages, read their evening papers by it. They (the fire-flies, not the natives) enmeshed in ladies' hair are a most effective adornment, but are not wanted when sitting out in a cosy corner.

Here endeth the first lesson on Banking in the Far East!

CHAPTER III

A TYPHOON BALL

I MADE fairly good progress in Spanish, although we young fellows were rather slack in mugging up the verbs and grammar; but by learning ten useful words a day I soon managed to get together a pretty good working vocabulary. Had we cared to put up with the discomforts and dangers of boarding with a handsome Spanish family, the language would have been acquired more quickly, but we preferred to chum together and use our own idiom.

I began to think I could patter the lingo quite nicely until I received a terrible facer from a client, an ancient Spanish lady who, after listening for ten minutes to my flow of Castilian, said, with her hand to her ear, that she did not understand English! My bright smile faded into blankness and days passed before I recovered consciousness.

One nice young chap, a fellow sub-accountant, thought that he had found a royal road to the language by tacking "o" on to the English word, opining that it thus became automatically Spanish. It worked all right now and then, for instance, when "frank" becomes "franco"; but when he said "coolo" for cool, "garlico" for garlic, "puro" for poor he was absolutely out of the picture. When taking his partner to her carriage after a dance and finding the air chilly he said to the high-born lady, "Es muy coolo, Señora," he made an awful bloomer; for "coolo" applies, not to the atmosphere, but to the sitting-down place of the genus *homo*. "Garlico" is not garlic, but a disease; "puro" is not poverty, but a good cigar. Idiomatic expressions in English such as "Fork out, old man" can be literally translated by *tenedor afuera*, but no Spaniard would understand from those words that you wanted him to stump up, although it is true that *tenedor* is a fork and that *afuera* means out, or outside.

Speaking of dances reminds me of an incident when Sandy McTavish and I were invited to an entertainment which I will call "The

Typhoon Ball." These words do not refer to the alarm signal hoisted by the Capitania-del-Puerto when the barometer indicated the approach of a typhoon—that scourge of the Far East when, as the glass drops by the quarter-inch, all nature seems to become hushed in awe awaiting the first howling shriek of the wind, and the careful householder promptly puts up his iron typhoon shutters. No; this is an incident which happened to McTavish and myself in the long, long ago when we were both young and beautiful, buoyant and beany.

A young mestiza (half-caste) lady had honoured us with an invitation to a little modest dance—"un baile-de-candil"—in old Manila, and we decided to go dressed as nigger-minstrels just to liven them up and give them a taste of our Anglo-Saxon quality. After doing each other the friendly office of applying the black grease paint, which turned us into coloured gentlemen, Sandy's sister, one of the most charming of young married women, whom we all adored, fixed us up beautifully with comic Gladstonian collars reaching to the top-most tips of our ears; gigantic pouter-pigeon frills were sewn on to our shirt-fronts, which

were adorned with diamond studs the size of cheese plates, while cable-like watch chains of twisted one-inch rope in gilt paper meandered over our waistcoats.

We looked proper buck-niggers with a vegetarian button-hole, the size of a cauliflower, and false white coat-tails tacked on to our mess-jackets and sweeping the floor, Sandy carrying a banjo and I a tambourine. When we bounded into the "salon-de-baile," banging our instruments, rolling our eyes, and gnashing our gleaming tusks, there was a shriek of alarm and cries of "Los Diablos! los diablos!"—and the frightened women all huddled together and bleated for help when Sandy and I took the floor and commenced to sing:

"You should see us dance the polka."

But seeing we were not *diablos de veras* (real devils) but merely supermen in the fantastic toe line, things quieted down and our popularity was assured when Sandy gave them a most artistic exhibition of step-dancing; and while he heeled-and-toed in a hundred different ways I banged the tambourine and tried to be funny with the girls, who, when I approached

them, shrieked at me, "No me toques, diablo negro!" (Don't touch me, you black devil!)

They soon became accustomed to our black faces (they themselves were not by any means a dead-white), and we were allowed to join in the "rigodon" and other square dances. Everything was going fine when a shrill whistle was heard, and in dashed two chaps in the uniform of the "Guardia Civil," and whispers of "los Pacos" (the Police) went round, and the music ceased. It seemed that some silly ass watching our show from outside had gone to the "Comandancia de Policia" and reported to the Comandante that there were two black devils at the dance, and as it was in those days illegal for a person to be in "disfraz" (disguise) without permission, the two Pacos had been sent to arrest us. So they made a bee-line for Sandy and me and wanted to lug us off to the calaboza, but happily the intervention of our hostess, the removal of most of our make-up, and the revelation of our identities, one as *un banquero Ingles* and the other *sobrino de un rico comerciante estranjero* (an English banker—the other the nephew of a wealthy foreign

merchant), satisfied the Sarjento; and after a few beers, laced with brandy, to fortify the tummy and keep the cold out, they departed in peace.

The ball was then continued with renewed vigour and we were having the time of our life amongst the girls, the beer and the brandy. The hours flew on no leaden wings, but alas! all good things come to an end, so we ordered our carriage, it then being about 3 a.m. When we were downstairs, after many "Hasta mañanas" and tender farewells to "los diablos simpaticos," we found it raining like the very deuce and blowing great guns; but having swallowed so much beer-cum-brandy we took little notice save uttering an occasional "tut-tut." As we were getting into our carriage a lady, a certain Doña Josefina, the decayed widow of a Spanish Colonel, who had been bothering us with her attentions all the evening, begged us (por Dios, Caballeros) to give her a lift. We could not well refuse, for she was "una Española," and it was not the fault but the misfortune of the old dear that she was a bit long in the tooth. So we did the polite, and when the carriage pulled up at a doorway as

black as Erebus, she invited us to walk in and take a beer, although a bier was more in her line. Well, man is weak, especially at that hour, so out we stumbled groping our weary way into the dark *saguan* (entrance).

After repeated cries of " Ven, Maria, ven ! " a native girl appeared, rubbing her eyes and holding a farthing dip ; as soon as she saw us she crossed herself and gasped, " Jesus Maria José ! " and no wonder, poor kiddy !

Taking the miserable light from the child's hand and despatching Maria to bed with a sharp " a tu cama," the Spanish antique showed us into her boudoir. Glancing bashfully round the dim and dirty interior I observed half a case of beer, from which Josefina withdrew three bottles for our consumption.

These, with a damaged corkscrew, she placed on a rickety table in the centre of the room. Two smudgy tumblers from a shelf and a chipped china mug, bearing in partly obliterated gold letters the words " Recuerdo de Manila," were also placed on the table, which was covered with dirty American cloth. There lay the evening edition of *El Comercio*, a badly printed half-penny rag, almost unreadable by the inefficient

flame of the Señora's smoky and ill-tended paraffin lamp.

While Josefina, in front of a cracked six-inch mirror on the mantelpiece, removed her mantilla, and coquettishly arranged the Spanish tortoise-shell comb in her scanty hair and incidentally powdered her nose, I made a mental note of my surroundings. Over the empty fireplace hung an execrable calumny-in-oil of the defunct Colonel in uniform and whiskers. This work of art had clearly been perpetrated by some local Chinaman with the "D.T.'s," who must have reproduced the alleged likeness from a "samshu" (debauch) and a faded tin-daguerreotype.

In the furniture line Josefina's establishment was anything but "Waring and Gillow"—near the rickety table were two cane chairs of the "uneasy" variety, and against the wall on three legs stood a common pine-wood chest of drawers, in which Josefina doubtless kept hers and a spare pocket-handkerchief.

In a corner on the right-hand side of the door I observed a small barrel filled with water for drinking and washing purposes, with a cocoa-nut dipper floating handily on the surface.

There seemed to be little else. I examined a narrow wooden shelf nailed to the white-washed wall and discovered thereon the heel of a *queso-de-Bola* (Dutch cheese) and the bone of a ham, alongside a bunch of bananas—close by these evidences of the simple life were a mangy hair-brush, a piece of yellow soap of the bar-sinister or mottled variety, while a dingy and suspicious-looking towel hanging from an adjacent tin-tack warned the casual visitor off its unprepossessing premises.

These items about completed the inventory, except a few large nails driven into the white-wash and serving for pegs upon which to hang Josefina's ball dresses. But we must not forget additional local colour in the shape of the ragged drugget and the stale and musty atmosphere, which tasted brown. I then sauntered back to Sandy and Josefina and joined them in a couple of beers; when this refreshment was finished we said "Adios" to our hostess—and Sandy drove off while I made for home on foot. I had not the faintest idea that a typhoon was raging, but my nose was nearly blown off when I started to walk. "Ave Maria! this is a howler"—I exclaimed, but as

I had had more than enough of the decayed lady who ought to have been buried before I was born, I decided that even a typhoon would be preferable to returning to the society of that survival of a prehistoric period; so out I went into the night and the howling wind.

In the dim light I saw biggish trees torn from the ground and whisked about like twigs; corrugated sheets of iron, six by two, wrenched off the roofs, were waltzing straw-like in the air, and the noise was as if ten thousand million shrieking devils from hell had been let loose! I had two miles to walk through it all clad in a suit of white—my false coat-tails had *à la* Joseph been left with the widow—no overcoat, no gamp, no hat, the rain pouring down in a solid sheet, my face in black and white streaks—my pumps, indeed pumps! full of squishy-squashy water which squozzled as I walked. To this day I do not know how I escaped the flying trees and the sheets of iron, nor do I know how I reached home, but I must have arrived there somehow because I turned up at the bank at the usual hour that morning. There must surely be a blessed Providence which looks after helpless little children and those

of a larger growth who have dined too well! The typhoon blew itself out in due course, leaving wrecked houses, banks and offices, and the whole place was in a terrible mess. One economical but unfortunate Chinaman, a valued debtor of the bank, darted into the street to recover part of his roof, when a piece of corrugated iron came hurtling by and took his head clean off, and by doing so incidentally removed his name and overdraft from our books. The day following, twelve steamers were lying on the beach, torn from their moorings, notwithstanding full steam up and both anchors down. When things had quieted down a little I called on Sandy; but, as he was out, his sister gave me the following details: He, the lucky dog, had safely got to the other side of the river, although the "tolda" of the carriage had been blown off crossing the bridge. But Sandy, dear laddie, knew nothing of that, for he was blind to typhoons. The coachman, who had been praying to all his saints for succour, unloaded his passenger some fifty yards from the house, and then flew for shelter. He and his horse, the carriage and my pal, had nearly been blown over the bridge into the raging Pasig. Find-

ing himself plopped in the mud, Sandy revived a bit, and after falling over a few mooring-ropes on the Mole, found his house, and, on hands and knees, groped his way upstairs, hoping to creep to bed in the dark and sleep it off. But alas! he had not reckoned with the typhoon, for when he opened the door his eyes were blinded with a blaze of electric light. He stood in the doorway, dazzled and swaying on his heels, his dark hair over his forehead, his clothes a soppy muddy mess squelchy with water, his face streaky! and there he saw his sister and Don Federico (her respected husband) and the servants all using buckets, mops, sponges, and brooms, trying to get rid of the water, for part of the roof had been blown off.

Sandy, still swaying on his heels, rubbed his eyes and said:

"Wash this (hic), wash matter? Wash (hic) doin'? Wash playin' at? (hic)."

"Good God, Sandy!" said Don Federico, "what on earth have you been doing to yourself? You're an awful spectacle—surely you haven't been out in this typhoon?"

"Tyfloon, whersh tyfloon?—(Hic) been out

liddle (hic) walk get appetish dinner (hic), whersh dinner ? "

" Goodness gracious, Sandy," said his sister, " it's four o'clock in the morning ! There's an *awful* typhoon blowing ! Look at the roof ! "

" I've been liddle walk—no tyfloon ! (hic). Couldn't have mished it ! Mush have sheen it (hic), whers'ht ? Plojooce it (hic—hic). It's shawlshammynashun ! Whersh dinner ? Tyfloon, floon ! Goo' choke ! whers't fly ? Bye-bye (hic—hic—hic). Goo' ni' all, goo—goo ni' ! "

And then my dear old sunny Sandy was put to bed, lucky chap ! while I was still fighting for my life on my way home in a similar condition to his.

I wonder if that best and brightest of young fellows remembers presenting me with a huge dictionary compiled by the " Academia Real de España," in which he inscribed :

" A mi muy querido y cojonudo amigo Gualterio." Which, when translated, conveyed a delicate compliment to my well-developed form and athletic prowess.

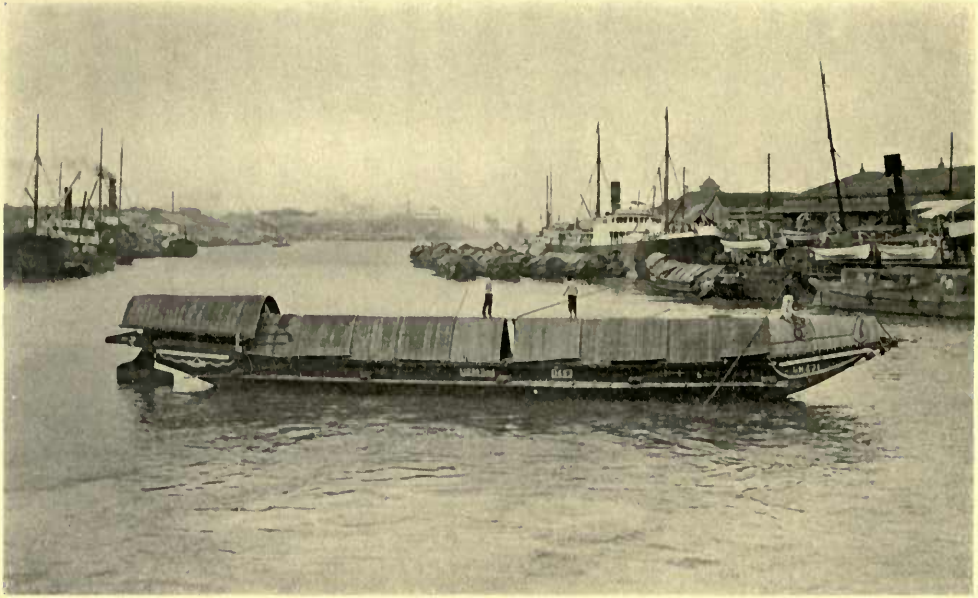
CHAPTER IV

THE GOVERNOR'S DINNER-PARTY

THE Philippines are often said to be the manufacturing centre of earthquakes and typhoons, and there is some truth in it, because residents in these charming islands receive abundant samples of seismic disturbances and cyclonic storms.

My first experience of the former occurred one Sunday morning when a few friends were taking tiffin with me in the Nagtajan Club, a comfortable and cool resort with a big verandah overlooking the beautiful Pasig. We were enjoying our day-of-rest and an excellent prawn-curry, when my friends, after glancing at the movements of a lamp hanging overhead, suddenly bolted, hastily telling me to follow.

I did not then know that a swinging lamp is a sure indication of an earthquake; moreover it seemed a great pity to leave my tasty curry, so I sat tight to finish it. However, when the



THE LOVELY RIVER PASIG, MANILA

walls began to rock and a large sideboard laden with glassware came down with an appalling crash just behind me, it seemed time to follow my guests; so I made a dash for the swaying staircase, taking some of the stairs in a flying leap and tumbling down the rest.

When I picked myself up I still clutched my table-napkin in a death-like grip. I found my friends in the garden, whence we watched the rocking building and listened to the excited barking of the dogs, while the earth heaved in a most terrifying way as if in labour. The frightened natives on their knees pattered *aves*, *glorias* and *paternosters* at a furious rate, for they and we were truly in an awful funk. No one is brave in an earthquake, although, in this instance, being clear of buildings and falling tiles, we were in no danger; but one always has the horrible feeling that the ground may open up in one great gash, swallow you quickly, snap its jaws together, and then where are you?

This particular "temblor" was the worst for many years. The banks and business houses were practically closed for a week, during which period the shocks continued day and night. I had to go to the office occasionally and there

I sat perched on a high stool, clad in a waterproof, with an umbrella in my left hand, writing up a ledger with the right, my feet in rubber boots dangling over six inches of water on the floor—truly an object-lesson on " Banking under difficulties."

Torrential rains immediately followed the earthquake, which, by the way, had shaken off the roof of the bank ; the bedrooms in our dwelling-house were flooded, and there was not a dry stitch of clothes to be had for love or money—but, being young, we thought it all a great lark and did not mind a bit.

The reader will gather that business in the Far East is not dull when varied with earthquakes, typhoons, and cholera epidemics, to say nothing of a dreadful fire which destroyed half the city. All these things happened during my first two years, but, notwithstanding these little drawbacks, there is great enchantment in life abroad and one loves its freedom and good fellowship. To me it is always a delight to meet men from the East, for there seems to be a *camaraderie* amongst them not found in those who have lived the narrower home-life.

Nearly three years after my arrival in Manila a highly-placed official came from London to inspect our branch. Mr. Mullins was a most amiable man, who at once became "persona gratissima," for he played tennis and drank an occasional cocktail with us. He had spent many years as manager of our bank in Batavia and interested us greatly by telling us tales of Java. To me he proved a real good friend, for when our head office decided to open a branch in Iloilo I was chosen to take charge of it; I had been useful to Mr. Mullins as interpreter and he rewarded me in this handsome manner. It was great promotion to find myself in charge of a branch within three years of leaving London.

Mr. Mullins, after giving me much valuable advice, left for Hong Kong, while I a few days later, having my stationery then ready, said "adios" to my lovable chief, and nervously but hopefully departed to take up my responsible duties and gain perhaps new laurels and fresh experiences. Before leaving for Iloilo I will here inform my lady readers that the beautiful girl who mingled her tears with mine in the hansom-cab at Charing Cross gradually

became a faded but tender memory more or less obliterated by earthquakes and typhoons. But being a sensible young woman she soon dried her eyes and is now, I believe, the mother of seven and still batting. More power to her elbow. Bless her!

A day or two after leaving Manila I discovered myself on the beach in Iloilo with a solar-topee on my head, a Power-of-Attorney in my pocket, one hundred thousand Carolus dollars in a Chubb's safe; and a letter of instructions from my directors, telling me to open a branch of the bank in that important centre of the sugar-growing district. Although my inadequate salary had recently been raised, a rapid mental calculation made clear to me the fact that the big safe lying half buried in the sand contained sufficient cash to pay me my screw for $33\frac{1}{3}$ years. But, notwithstanding the temptation to immediately discount my pay for that period, and commute my old-age pension into money down, "noblesse obliged," and the lakh of dollars was saved from the white ants. Years and years ago (the story is ant-i-quated) a highly-respected official of the Spanish Treasury in Manila found, when

handing over his cash before retiring on a well-earned pension, that the insatiable appetite of these little pests had caused a deficit of half a million silver dollars !

Oh ! ye white ants, if I could but let you loose in your countless hosts amongst the book-stalls of Old England, you might perhaps save this poor book from finding itself one day in a little wooden grave with other dead 'uns, marked " All in this box, 1d.," surrounded by old brass warming-pans, dusty pewters thirsting for a drink, and abandoned old grandfathers' clocks without any insides, to whom a drink could give no satisfaction.

But we digress. About the time of my arrival in Iloilo, a good-looking laddie came there as sugar-buyer for a Manila export-house. He was about my own age, shy and bashful, and Suncliff and I became great friends. He and I and Jock McParritch chummed together in a nipa bungalow on the road to Jaro, a commercial town of much importance. Jock was my rival banker-wallah, and represented that big institution whose head office is in Hong Kong. We used to have continual rows about business, and Suncliff kept the peace with diffi-

culty. You see we were both young, full of zeal and frightfully keen on getting deposits from the natives. Our directors had not given us much capital to play with, so Mac and I went out into the highways and the by-ways to capture cash from the shy depositor-bird. In this connection Jock did not like my enterprising methods—hence our quarrels.

My little office was situated at the top of the street leading from Jaro into the town. Both in Jaro and in another important place, Molo, there were many merchants but no banks. McParritch's office, being lower down the street, was not so favourably placed for nailing hesitating depositors unaccustomed to banks and banking business (it was our job to teach them), so my method was to watch, through the bank blinds, the passing natives and Chinese, and if they looked like taking money to my rival I would dart out and capture them and the cash.

If I spotted a likely customer jingling merrily past my hospitable and eager door, his shirt-tails fluttering (Tagalo custom) in the wind, his cock under his arm (cock-fighting is the natives' only joy) and a few bags of silver dollars

A TAGALO SPORTSMAN WITH COCK UNDER ARM READY TO TAKE ON ANY OTHER BIRD

rattling in his *caramata* (cart), I would pounce out upon him, and before he could cry

"PUTANGINAMO"

(a reprehensible swear-word much used, alas! by those poor heathen), he would find a neat little pass-book in one hand, a neat little cheque-book in the other, and in his ear a solemn word of warning to keep away from the red-nosed Scotch lobster down the street.

Mac thought this was neither cricket nor conducting banking operations with decorum, so in his wrath he cursed me in his beautiful native language, something like this:

"By Gad! I'd like to skelp that chap! He's nothing but a bally highwayman! My best customer, Cirilo, was passing his dashed pawnshop this morning with five thousand dollars for me, when the blighter bounded into the caramata, and before Cirilo knew what had happened, he found the money gone and one of that d—d Cockney's pass-books in his hand! That bounder's the limit." Dear old Blinky Mac!—and his four-finger tots.

The first and most important social duty of Suncliff and myself was to pay homage to His Excellency the Governor and his wife, la Señora

Gobernadora : so my pal and I drove one afternoon to the Casa Real and duly left our pasteboards. A few days later a gorgeous object, the Governor's Ayudante, clanked into the bank and, with one hand at the salute, gave me a blue-and-gold ticket-for-soup with the other ; and then went and did ditto to Suncliff.

I may here say that my pal's Spanish was a bit groggy, although he was a persevering little son-of-a-gun, and would trot up and down his bedroom at night in his little piejams trying to fog out the difference between *Ser* and *Estar*, both meaning "To be," and awkward to tackle, being veritable verbal man-traps to the beginner. However he knew, or thought he knew, a bit more than I, but that did not make him quite a Don at the language.

Well, at the dinner, the famous dinner ! to which we were invited, there gathered about twenty guests, including Spanish dames and sparkling Señoritas, a few scarlet-and-gold uniforms with handsome officers inside them, a black-coated merry Padre or two, and a couple of shy young Englishmen. The *salons* were an astounding spectacle, upholstered in resplendent colours and glittering with dazzling cande-

labra. The gay young officers, the perfumes and vivacity of the Señoritas, the tropical floral decorations, added to the languid music of the halting "habanera," made heart-throbbing impressions on those two unobtrusive young Ingleses who were shyly and stumblingly trying to reply to the *persiflage* of the laughing ladies.

When the Mayordomo threw open the doors of the *comedor* and announced, "La sopa está servida, Vuestra Excelencia," a few bars of the inspiring "Marcha Real" were played by the military band in the gardens, and the dinner being "de toda confianza," the ladies walked in, waist-embracing, and the men followed. As soon as we were seated, everyone commenced to chatter at once, *costumbre de España*, for the Latin races are able to talk about nothing at all until the cows come home —a gracious gift often envied by tongue-tied Englishmen!

When, Spanish fashion, the usual sweet champagne, "muy dulce," to please the ladies' taste, was served, a glass was raised by the Governor as a "brindis," or "bienvenida," to welcome Suncliff and me to his table. Our

shyness had worn off a little by this time, for everything had been done to put us at our ease, and we felt pleased and happy; for had not the ladies whispered that our pronunciation was excellent? (Candid friends say mine is atrociously Britanico!) So with these compliments to buck us up we began to feel at home and quite like the gay Don Juan Tenorio. With a comfortable sense of slight repletion, not unknown at the end of dinners in the most exclusive circles, came a little lull in the chatter. Then the Governor courteously enquired which of us had worked the harder at Spanish? I replied that I was "muy perezoso" (very lazy), but that my friend was "un verdadero diablo," and absorbed verbs like whisky pegs. His Excellency bowed graciously to Suncliff, and raising his glass again, said, "Es la unica manera de aprender, Señor" (The only way to learn, Sir). Suncliff likewise bowed, and turned pink with pleasure.

Our little talk with the Governor was interrupted by one of the younger ladies, a Spanish flapper, exclaiming that she had a brilliant idea: "Una idea muy divertida." This was that one of the "Caballeros Ingleses" should conjugate

an easy verb, and she slyly suggested *Amar* (to love). "No, no, no!" said His Excellency, "That's too easy! besides it's the first one they look up in their sleeping dictionary. It has been a boiling hot day, so the verb, Señor Suncliff, is *cocer*."

They all clapped their hands, poor innocents! for the idea took immensely, and when His Excellency said "Silencio," my pal took the floor, and seeing me looking a bit dubious as to his ability, said: "It's quite all right, old man; it's a bit of luck getting that one! He's one of those irregular chaps; I was mugging him up last night before I turned in. It means 'to boil,' and changes at the first go-off." He then cleared his throat with a sip of wine, and commenced his grammatical excursion into Sunny Spain by proclaiming in a bold and intrepid voice:

"*Yo cuesco*" (instead of *Yo cueso*).

When, to me, this simple and innocent word passed his lips, a visible shudder ran through the guests. Their bodies became rigid, and startled exclamations of "Jesus Maria José," "Ave Maria Santissima," came from the ladies, and the flapper giggled! From the men came

amazed " Carambas ! " and suppressed " Carajos ! " His Excellency's contribution being, " Car-r-r-as-pita ! "

I glanced up at the chandelier, thinking that perhaps Suncliff had invoked an earthquake. By this time he had taken his word into the future tense, and appealing glances from the ladies to His Excellency seemed to say, " Can't you stop him ? " The Governor, pale with suppressed emotion, energetically said : " Basta ! Caballero, no queremos oir mas."

Disregarding His Excellency's wish to hear no more, Suncliff said : " But I've only just begun," and with an engaging smile off he dashed into the next tense, with the familiar word going very strong.

This frightfully exasperated the Governor, who then in a curt military tone sternly said, " No le digo hombre, que no se afloje mas ! *Basta ! Silencio.*" (Man ! have I not already told you not to let yourself go any more ? Shut up ! Silence !)

But, Suncliff, with good old British grit, was not to be denied, and roguishly said : " Just *one* more go, Excellency, let me have a shot at the imperative ! " And off he went, hell for

leather, and did a fair bit of it too! This was the climax; the absolute limit! When my dear old pal told those fair, but frightened, dames of Old Castile that they really "Must," it was too, too much! Human nature could no longer stand the strain! When Her Excellency, the old dear! let herself go, and, shaking like a jolly old jelly, involuntarily obeyed Suncliff's imperative mood, there were shrieks of laughter.

Good little Suncliff had managed in the meantime to get into the "Might, could, should or would" department. This, his last final effort, brought the house down and was received with convulsive *carcajadas* and hysterical screams from the ladies. As they were slowly getting their breath back, an explosive giggle from the flapper would start them all off again.

The Governor made the best of it, but I heard him mutter under his moustache:

"Caramba! nunca jamas! Carajo!"

Whether his emphatic "nevermore" meant no more conjugations on his premises, or no more invitations to dinner to shy young Englishmen, I know not. Perhaps he meant both!

When we bade them all "Good night," His

Excellency said he was afraid he would not have the pleasure of seeing us again for some time. He had suddenly made up his mind to visit an outlying district. We expressed our regret and thanked him for a splendid evening. "Simply splendid, Excelencia!" He replied:

"*Sí, Señores*, we have *all* enjoyed ourselves, especially my wife and the ladies. The verb of Señor Suncliff will never fade from our memories, *jamas!* That's why I am going away for a bit; another conjugation from him would finish me off. Pues, caballeros, muy buenas noches, vayan ustedes con felicidad y su musica . . . adios, adios!"

It was a beautiful moonlight night as we drove home with the musical chirp of tropical insects in our ears. The air was heavy with the languid perfume of the "Dama de Noche" (the Ylang-Ylang tree), and our heads and hearts were full of dark-eyed Señoritas and irregular—most irregular—verbs.

My little pal remarked: "I don't know what *you* think, old man, but *I've* had the time of my life! This night, old chap, will linger long in my memory!"

"Old Cocky!" I replied sympathetically

smacking his knee, "I say ditto to that, home was never like it! Wet night—last bus to Dalston—no room inside—what! Old chappie! as Mac would say, 'The nicht has been simply pairfec'.' You were immense! The way you spouted out that verb was grand!"

Then we good-nighted, feeling very pleased with ourselves and each other, for we had come through the ordeal bravely, having anticipated the dinner with some secret, shy misgivings, not unnatural to our tender years and social inexperience; but we had kept the flag flying and our tails up—"And so to bed."

The following morning I had occasion to see our landlord, Don Tomas Preciado, a pleasant Spaniard, who spoke very fluent English. "So you and Suncliff were dining with the Governor last night," he remarked. I proudly said "we was" and that we had had a right royal time; "Suncliff in splendid form."

"Yes," he said, "I heard that also at the Club late last night. By the way," he added, "that was a good old-fashioned word he put into *Cocer*. Do you know, amigo, I don't suppose old *Cuesco* ever had such an outing in his life, although he's as old as mankind.

I don't believe that during all the centuries he has been flying about he has ever before been the conversational *pièce de résistance* at a Governor's banquet—oh! why wasn't I at his début?"

All this being double-Dutch to me, I said:

"What on earth are you raving about, Don Tomas? Who and what's old Cuesco? Is he a Mexican? What's he got to do with the dinner?"

"Do you mean to tell me, Jones, that *you* don't know what Suncliff kept on telling the ladies to do last night?"

"Preciado," I said, "honour bright, I do *not*."

"Well," he said, "I'm surprised! *Now listen.*"

I listened hard, with my eyes shut, and *then* understood! "Oh! my goodness!" I said. "Keep one for Suncliff, and we'll take it round to his office."

We found him hard at work as usual. "I have brought Don Tomas to tell you something about last night," I said.

He cheerily replied: "Take a seat, Don Tomas, and fire away."

But Preciado said: "Thanks, but I think I can explain it better standing; do you remember that verb last night, Suncliff?"

"Of course I do, I wasn't tight! Old Jones and I had a ripping time! The verb was *cocer* and I went right through it," said Suncliff.

Preciado solemnly replied: "The present indicative of *Cocer* is *Yo cueso*."

"Well," said Suncliff, "what about it? That's what I said."

"No, my boy, what you said was *Yo cuesco*," added Preciado.

"Well," said Suncliff, "what's the odds? *Cueso, Cuesco*, Smith, Smythe, it's all the same."

"That's where you're wrong, my lad," replied Don Tomas. "*Yo cueso* is 'I boil,' *Yo cuesco* is . . ." and a moment afterwards my pal understood, for it came upon him like a thunder-clap!

When he remembered his bold, intrepid voice reciting to an astonished audience the present infinitive, the future, the conditional and, cruellest of all, the imperative mood of good old *Cuesco*, he turned green, "an 'orrible

greenery-yallery jaundiced green!" His eyes became glassy and bulged out towards Don Tomas, he licked his clammy lips, then turned his distorted face to me and said in a harsh, unnatural voice:

"Jones, you grinning baboon! did *you* know the meaning of that infernal word?"

"My dear old boy," I replied, "until I heard it come boldly and intrepidly from your own ruby lips I'd never heard it, but I'll never forget it *now*; when I die it will be found engraven on my heart à la Calais and linked with yours."

"Some people think themselves d—n funny," he said as he sank into a chair, then placed his poor little head between his poor little hands and, like the "Dove on the Mast," moaned and moaned:

"I shall die of shame! Oh! my poor old mother! What an end for her own bright boy! Killed by a *Cuesco!*"

He rose at last and in a weak voice said: "Adios, amigos, I'm off to get my passport."

Then good old Preciado came to the rescue and said: "Now, my lad, this has gone far enough; you are making much ado about nothing and taking your little mistake too much

to heart. My wife was there, so I know all about it: the ladies were aware that you didn't know what you were saying, so buck up, my son, and we'll all go and have a drink at the Club. The chaps have heard about it and think you and your pal *Cuesco* bally heroes. They say they *didn't think you had it in you!*"

Although the incident was soon forgotten and forgiven, Suncliff and I never went back to the Casa Real: we felt we had done enough there, so did not make any more grammatical excursions on the Governor's premises. If Suncliff should ever read these lines he will smilingly tell his wife that it was good old Jones who eructated verbally all through the Governor's Dinner-Party. *Perhaps it was!*

Quién sabe?

CHAPTER V

PYJAMAS, DUTCH WIVES AND A BANK INSPECTOR

TO revert to my arrival in Iloilo and to continue the tale of my experiences there—a day or two after establishing the bank and myself in a nice little office with a nice little brass plate outside, and engaging the services of a local youth to keep it shiny, and lick the stamps in his spare moments, the merchant princes kindly made their official calls upon the budding bank-manager.

The first person singular to favour me was the partner in an American sugar-exporting house, long since bust. This genial Yank walked in about morning cocktail-time, clad in transparent white China-grass pyjamas; not knowing him from Jim Crow I smilingly remarked that the bank had not yet opened its swimming-bath for clients, but hoped to do so shortly.

"That's O.K., sonny," he said. "I'm Joe

A BIT OF ILOILO WHERE I LANDED MY BIG SAFE AND A HUNDRED THOUSAND DOLLARS TO START A BANK

Taylor, partner of Pole Rubbell and Co.; my people in Manila have asked me to look after you." While he was making these kind remarks, my eyes were travelling over his get-up; for he, like the Argyle and Sutherland sergeant whom I saw shot out of a rickshaw in Hong Kong, seemed to wear "nodings" underneath.

Pulling myself together, I said: "That's really very nice of your firm, Mr. Taylor; I'm sure I shall be delighted to place myself in your hands—now what about clothes? For instance, those garments you are so gracefully wearing, are they for business or bathing purposes?"

Glancing down at his pyjamas, Mr. Taylor replied: "These are for business, Mr. Jones. We bathe in our birthday suits, and at 6 a.m. we jump on a horse and gallop down to the beach for a dip *au naturel*."

"Upon my word, Mr. Taylor," I smilingly said, "it's ideal! absolutely ideal! it sounds like a dream in the Garden of Eden! If the ladies also take their morning dip in the costume fashionable before the Fall, I, like Adam, will turn over a new leaf, and get up early to enjoy mixed bathing with you all."

"Mr. Jones, you have touched me on the raw! It is one of the great hardships of our exiled life on this coral strand, that there are no ladies, no white ladies, to soothe our brows with cool and thrilling fingers. We only have the brown variety to nurse us, and, after all, they're not so bad when you become accustomed to coconut oil."

Mr. Taylor's illuminating remarks were interrupted by the arrival of two British merchants undressed in the same sketchy fashion. In their hands they carried enormous mushroom-shaped solar-topees, and on their feet bright silk socks in dancing-pumps.

Joe Taylor when introducing them gave, in American style, a tabloid *résumé* of their illustrious careers up to date. When he mentioned my little joke about the bank's swimming-bath, they explained that owing to the heat only the lightest garments were bearable. I was advised to send for Ho Lung Poole, the local Chinese snip, and order, chop-chop, a dozen suits similar to theirs.

At my suggestion of a cock-tail all eyes twinkled acquiescence, so we merrily adjourned to my little dining-room upstairs, where Ah

Fong, the butler, had all the ingredients ready. After the third one the ice was properly broken and I was duly elected "one of the boys." As is usual where there are three or four men gathered together in a sympathetic atmosphere (such as the smoking-room of an ocean liner), we quickly got to retailing chestnuts in connection with lovely woman.

It was not long before I heard all about the little informal pyjama-dances at the bungalows of Conchita and Carmen, Consuelo and Carolina, Juana and Josefina, Perlita and Pepita, Luchita and Luz; and others whose pretty Spanish names escape me. After one more parting cocktail my new friends went to lunch, while I, sitting down to my solitary tiffin, said to myself: "Old man! this little place is going to suit you right down to the ground!"

When I returned their calls I sailed airily down the street clad in the height of local fashion, the breeze blowing deliciously through my garments. I felt a bit Maud Allanish, but it was not long before I became as Edenish as the others; for, being clothed in air no longer awoke in me the bashful feeling of a shrinking nymph on the edge of a chilly pool.

It was our custom, after an evening fresh-water bath, to change into a nice clean suit of pyjamas, a much more sensible dinner dress in that climate than the starched shirts with high collars, the stiff white ducks and mess-jackets we were doomed to wear later on, plus a black or scarlet cummerbund to keep the cold from our little tum-tums.

For alas ! a few months after my arrival our Arcadian life was spoilt by Joe Taylor, whose *penchant* for white ladies resulted in his marriage with a fair Bostonian of culture.

This absolutely bunkered us, for it was not long ere his dreadful example was followed by others who, hypnotised by the sugar-and-spiceness and all-that's-niceness of the beautiful Mrs. Joe, began to dislike the " Brown " family.

From mildewed bullock-trunks these infatuated fellows exhumed the spotty old photographs of the only girls they had ever *really* loved ; impassioned letters were exchanged, the poker limit was reduced from five dollars to two, drinks became fewer and complexions less like sunsets, and Edith and Ethel and Maudie soon arrived to upset the apple-cart ; so we had perforce to dress decently, talk " prunes,

prisms and potatoes," and say tut-tut under our breath.

When we paid our duty calls we found the drawing-rooms of the perspiring brides conspicuously adorned with portraits, doubtless flattering, of their unmarried sisters and cousins at home. At the instigation of the ladies, strong hints were thrown out by the husbands (the poor foxes who had lost their tails) that these charming girls were quite ready to leave their happy English homes and accept us at our face value, if we would just remit the passage-money and sufficient cash to supply them with a modest trousseau of " six of everything."

The white brides, ungenerous and spiteful as all women are to their own sex (although I hate to say so), detested " those brown creatures " who had been kinder than sisters to their husbands and to us ; so our dear little " café-au-lait " friends had to retire into the background to appear only after dark, with the bats and the owls and the pyjamas, and other nocturnal wild-fowl.

But I think we revenged them, for after talking prettily in the evening to the white ladies we would leave their houses at the earliest

possible moment, giving a gay parting wink to their poor husbands who longed to come with us but dared not. We then adjourned to the bungalows under the coconut trees on the moonlit beach, where dwelt our little despised brunettes. There we shouted for beer, did as we jolly well pleased, manners be hanged! And out with the harp! on with the pyjamas! to Hades with the starched shirts! and to Heaven with the Pope!

The newly-married white ladies having ruled out of order our pyjamas and our little friends of the snuff-and-butter variety, I will say no more about them, but will tell you of another sort of female against whom no reproach could be brought. It was a delightful Philippine custom to sleep with a Dutch wife! Yes, each of us had his dear old Dutch, and a great comfort she was, for the lady never did the things wives ought not to do. She was neither a strain upon our purse nor upon our patience—no picture-hats were expected, nor were we asked "to hook her up behind." Neither did she explosively cackle in the middle of our best story and imperil her life by saying that she had heard *that* one at least a dozen times

before. How can women commit these crimes ?

Nor did she, when we were very late at the Club, having " just one more, old man," insist upon sitting up for us for the purpose of assuming the attitude of a long-suffering Christian Martyr when she should have been comfortably asleep. Neither did she, when we were working late at the office on mail-night, suspiciously telephone to make sure we were there.

If our little tarradiddles were halting, inartistic, and a bit thin, she did not artfully lure us on, knowing a bit more than we thought she did, for the purpose of putting us deeper in the mire and eliciting another batch of hopeless lies from us, the nasty thing ! Of course she had her faults, on both sides, for her figure was that of an unsympathetic drain-pipe, and she was, in a way, hard to deal with ; but she was not mercenary as most women are, nor did physical contact with her bring any thrills, but then you can't have *everything*. The poor dear was as constitutionally irresponsive as a bolster ; and that is exactly what she *was !* Our dear old Dutch was simply a very long, hard bolster !

The "modus dormiendi" was to place her chaste form between your limbs to keep them cool, your right arm embracing the upper part where her dear nob should have been, and thus under the mosquito net you and her (together, love) journeyed in this conjugal attitude to the Land of Nod in Bedfordshire. Strange to say, that after a night or two in her society she became quite indispensable. For a long time after leaving the Philippines, when dwelling in countries which knew not the luxury of Dutch wives, I could not sleep without improvising an imitation.

One of the new arrivals was the bride of Jock McParritch; she was a young Scotch lassie, all cream and roses, fresh from the Manse, and a great deal too precious for four-finger Mac. He was very proud of her, and in due course we were invited to meet her at dinner. There with her winsome ways she promptly won our bachelor hearts and almost made us forswear our local "chocolate," and import "butterscotch."

At the dinner-party she chatted merrily to us in her pretty Highland accent, telling us all about the heather, and the troots and the

scones, until our mouths watered. When she had finished prattling on these pleasing subjects I chipped in with, " And now, Mrs. McParritch, please tell us your impressions of this God-saken place and its customs." In a moment of madness I added, " For instance, what do you think of our Dutch wives ? "

All eyes were turned towards her pretty lips when she replied with much emphasis : " Weel, Mr. Jones, for puir bachelor bodies they may be a' richt, but *I* canna bide them. I doot ma Jock must ha lo'ed his weel, for the vairy nicht we was marrit he was that nairvous an' scairt, puir mon, that he brought his auld Dutch to bed. Hoots ! I thocht him daft or fou ! Hecht ma certes ! but I admoneeshed him finely with a bit o' John Knox ! ' McParritch,' I said (and havin' had lashins o' drink the day he trembled at the severity of my voice), ' Mr. McParritch,' I repeated, ' noo ye jist oot her ! oot her awa' oot o' this. There's nae room in our bed for that auld wumman ; I require your undeeveeded attention a' the nicht, Mr. McParritch.'

" When the silly mon had ooted her clean awa', and wi' deefeeculty crawled back to bed,

I snuggled up to him and said: 'Noo, Jock, my laddie, when lang syne ye were Cock o' Peebles, did ye ever ken ony lassie wha cud hae sleppit ae wink the nicht with a stiff thing like yon agin her puir body?' "

After this torrent of innocent words had fallen from her lips, we were left speechless, a deadly silence ensued which absolutely hurt. Glancing uneasily at our host, who was very flushed, we all heaved a sigh of relief when he, glaring fiercely at his plate, remarked in a husky and unnatural voice that he thought to-morrow would be a fine day if it did not rain (none was expected for months).

Immediately the ladies left the table McParritch burst out at me: "Hang it, Jones! What the deuce do you mean by talking to my wife about such wretched things as Dutch wives?"

"Well, Mac," I replied, "I don't know so much about them being wretched things. At any rate we hear you took one to bed with you on your marriage night. Great Scott! What a thing to do! I've never been married, thank God! nor was I ever the Cock o' Peebles, but drunk or sober I think I'd know a bit better

than to mix up on the night of my life an old Dutch vrouw with a pretty Scotch lassie! Schnapps and Highland dew don't make a good blend, Mac."

Everyone laughed and somebody said: "He's got you there, Mac!" Mac painfully smiled and muttered that he supposed the bounder didn't know any better, and harmonious relations were then resumed with a fresh bottle. We never, after these domestic revelations, allowed McParritch to forget that he had been "Lang syne Cock o' Peebles!"

Well, we will now scorn delights and live laborious days by getting on to banking business and Mr. George Wilkes. Owing to the rapid and dexterous manner in which the bank's capital had disappeared at my branch, an inspector arrived from Manila to congratulate me and, incidentally, discover where the money had gone. Mr. George Wilkes gave me little trouble, for good old Joe Taylor took him off my hands the very day of his arrival. After looking over the books for half an hour, Wilkes pompously said:

"Mr. Jones, I am going to make an official call upon Mr. Joseph Taylor. I may tiffin with

him; in that case I shall not be back until two o'clock, when I will examine your *cartera* (bill-case)."

Two o'clock came and three o'clock came, but no inspector came; at four o'clock, when I was closing the bank, a carriage passed and in it were Joe Taylor and my Mr. Wilkes, their legs sticking out from each side of the vehicle and both men gloriously tight. I cheerily waved a pass-book at them and the coachman pulled up. "(Hic) Jones, old man," said the inspector, "friend Taylor is driving me (hic) to Jaro to see valued client, Don Teodoro. Back to dinner (hic)." I winked at the coachman and away they went.

That night dinner was kept for Wilkes until eleven o'clock, then I sent the servants to bed and turned in, so I am unaware of the hour he reached home. But the next morning he came into breakfast, looking very yellow about the gills; he sat down and with a shaky hand stroked a bushy eyebrow, muttering: "Forgot to shave, by Jove!" He then subsided into silence. There was a little lad at breakfast who, wondrously watching the inspector trying to raise a cup of tea to his lips, broke up the

Quakers' meeting by asking, in his penetrating boyish treble, if " Mr. Wilkes *always* slept with boots and trousers on ? "

The little devil, the *enfant terrible*, had at an early hour poked his inquisitive nose into the inspector's open door. Wilkes, with blood-shot eyes, glared at the child as if he wanted to eat him, bones and all ; then, complaining of a touch of his old Zanzibar fever, he asked for brandy. Helping himself to half a tumblerful, he shakily squirted a spot of syphon into it and gulped the lot down at one go. In a minute or two the effect was something marvellous ! His eyes lost their fishy look, he straightened his back, smacked his chest and cheerily said : " Now, old boy, toy no longer with the marmalade ; let's hop down to the office and wire in."

So down we hopped, and after working half an hour the little tonic seemed to lose its virtue, for he exclaimed : " Hang it, old man ! that fever's on me again." When I sympathetically murmured " cognac," he said, " If you really think it would do me good, my boy, nip upstairs and bring the decanter down." This time he took it neat in a dose of five-fingers—large man's size. After a few minutes he rose

from his chair and said : " Do you know, Jones, I don't feel a bit like work. What I want is plenty of fresh air. I'll go for a walk and look up Joe Taylor. So long, old man."

This was at 10.30 *a.m.* At 11 o'clock *p.m.* he turned up, evidently having had a full day, for he was very talkative and pleased with himself. When he had settled down comfortably with refreshments close at hand, he said : " It's early yet, let's have a talk, old man. I've seen nothing of you ; what do you do with yourself, Jones ? "

" Oh ! " I replied, " office hours ten till four, you know."

" Quite right, my boy, that's the way to get on ! but we won't talk shop. Do you know, old man, I believe I was on the brink last night," he said.

" On the brink, you call it ! Why, Wilkes, judging from your appearance this morning you must have been bang over the precipice ! You must have been drowned in it," I replied.

" Tut, tut, Jones, you don't know what you are talking about, man ! Me drunk ! Why I've never been drunk in my life ! I've been near it, just on the brink, but not drunk." He then took

a bosun's nip and at it we went for hours—more brandy, more poisonous Trichys out of his huge case, and more talk. It was "a nicht wi' 'Burns'"!

In the end he became most confiding. "D'ye know, old man, that I'm a Jesuit? No, of course you don't! nobody does. But I am—yes, sir! I had a splendid education at Stonyhurst; the Padres taught me a lot, 'the end justifies the means' and all that, you know, old man!"

Yawning my head off and beginning to feel a bit squiffy, for I hadn't his boiler-plated head, I nodded sleepily and said: "Why, certainly, old man, proceed!" He proceeded and became mellower and mellower, nearer and nearer the brink, trembling on the edge but never quite over it. "Yes, dear old boy, I'm a Jesuit, and I'm proud of it, sir! But take care, my lad, of Jesuits. Beware of them! Jones, I abjure you! Never trust a Jesuit. Lend me your ear!" When I lent it to him it was promptly scorched with a twenty o.p. breath, as he whispered:

"*And don't trust me either.*"

"In vino veritas," occurred to me, so I

earnestly assured him I would not, which seemed to comfort him. He then lurched on to his feet, swaying to and fro on his heels, hair all tumbled over very red eyes, put his hands on my shoulders and affectionately told me that I was a dashed fine fellow and that when he himself had retired from the post I should probably some day be the General Manager in London.

I may as well mention here that George Wilkes, when not on the brink, was a very handsome man, stood 6 feet 3 inches in his socks, extremely well-built, broad in the shoulders and thin in the flank, wore the moustache of a cavalry officer, was a fine athlete and as strong as Marie Corelli's famous bull-heifer. Before retiring he took with him a fresh bottle of " Three Stars," fearing his old enemy of Zanzibar might trouble him, so at last I got him to bed ; but alas ! it seemed to me but a moment that I had been under my mosquito net when I was awakened by screams of blue-murder coming from the direction of the maids' room. I dashed out, thinking the house was on fire, to find the two maid-servants, Cayetana and Lucrecia, doing a war-dance before the inspector. As soon as I appeared upon the scene they

came running up to me, their eyes flashing and their hair all over them, and shrieked in an agitated falsetto : " Patron ! este maldito hombre es un Don Juan Tenorio ! Es un raptor ! un infame ! "

Really, I felt like Caruso in the monkey house ! As the unspeakable Germans say, it was " Kolossal ! "—the girls incoherently telling me that my respected inspector was a Don Juan, and no better than he should be, was too much for me, so I bundled them into their room, telling them to lock the door.

Then I solemnly led Mr. Wilkes into his room, and in a severe and biting tone demanded an explanation, for, after all, it was *my* house, and although he was temporary inspector of the bank, his duties did not extend to the maids. Fairly sober owing to the shock, he said : " Well, it's like this, old man, since I had that Zanzibar fever I have become a s'na'bulist, a sleep-walker. I must have done it to-night, because in the most 'strordinary way I actually found myself in the maids' room ! It was most distressing, old man, because owing to my bad Spanish I couldn't make the girls understand that it was *my* mistake."

I knew that this sleep-walking yarn was all my eye, so I looked at him very sternly, in the heavy-father style. "No! my Gay Lothario! that story is too thin—the truth is that you, being excited by drink, left your room to seek adventures. You are a Tarquin! and I am ashamed of you!"

Poor Wilkes, looking quite broken up, said: "Really, old chap, I'm awfully sorry, but you needn't rub it in like that. I'm afraid that I was very much on the brink. I apologise, so say no more about it, old chap. Let's have a drink! After all, no real harm was done."

"That's all very well, Don Juan," I said, "but what about the girls? They must be squared. You must *tenedor afuera*, twenty dollars for them."

"I'll do that with pleasure," he replied; "in fact, I'll fork out fifty."

When he had handed over the money I forgave him and we considered the incident closed. After imbibing several nightcaps and bidding him "Good night" frequently, I added:

"By the way, old boy, I may as well tell you that *I* also am an occasional s'na'bulist."

The next morning my inspector went off with

a sore head in a steam-launch lent by Isidro de la Rama, a pock-marked local mestizo magnate, to look over some sugar estates in the Island of Negros. The day he returned his steamer was ready to leave for Manila, so after a hurried farewell he went on board. I was truly glad to see him off, for my poor tummy was quite unable to stand the strain of his inspection.

During his visit he worked about one hour in the bank, but he was clever enough to compile a luminous and complimentary report on the business of my branch, besides sending the directors an exhaustive treatise on the sugar industry.

With all his faults Wilkes wasn't half a bad chap. His mistake was in being born too late, for had he lived in the days of the two-bottle men he would have been a hero. He would have seen them all under the table and then called for a fresh bottle, while he himself remained smiling " on the brink." R.I.P.

CHAPTER VI

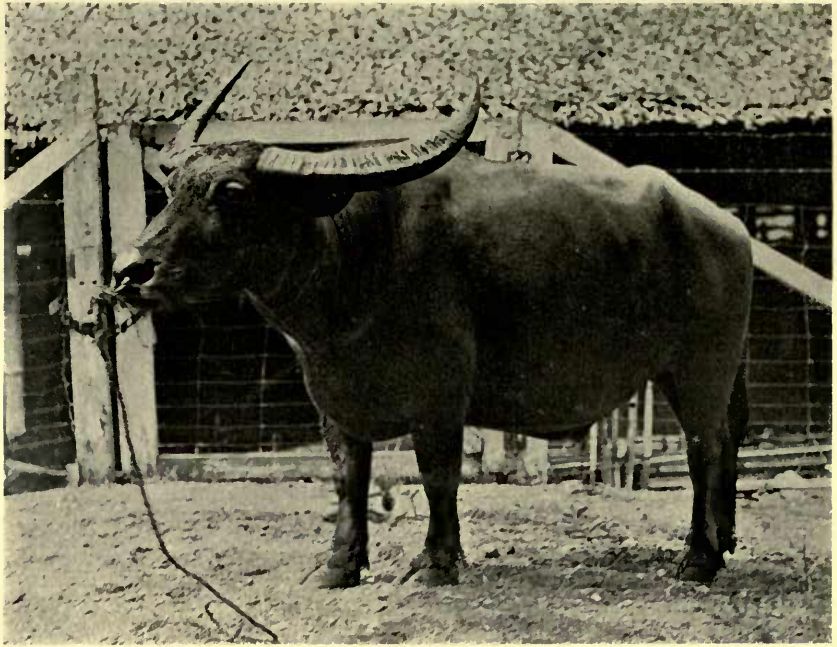
CARABÂOS AND A POKER-PARTY

SHORTLY after the departure of the bank inspector, Bob Kinley, a young merchant in the Manchester rag-trade, invited our little circle to dinner to celebrate his birthday.

The invitation-cards bore the letters "T.W.B.P.A.," which meant "there will be Poker afterwards."

Owing to some silly little tiff, Kinley left my chum and mess-companion out of the festival; consequently on "The Night of the Party" little Suncliffe dined all alone by himself, swearing between drinks to get even with the ragman.

About midnight his boy Nicodemus came yawning into the dining-room to enquire if he might go to bed. Sunny was then leaning out of the window frowning at the dark plaza; across it he could see the poker-players in



A FILIPINO NATIVE, EL SEÑOR CARABÁO, OR WATER-BUFFALO

their brilliantly-lit room, and from its open windows he could hear all the fun of the fair. Then, muttering a soulful damn, his eyes wandered from the merry party to the plaza, and there something attracted his attention. Calling his boy and peering out into the darkness he said: "Nicodemus, can you see anything moving in the plaza?"

The keen eyes of the native dilated, and after staring intently, he exclaimed: "Veo cuatro o' cinco carabâos, Señorito." "Caramba! carabâos are they," said Suncliffe, "what the devil are they doing there?" Nicodemus replied that he supposed they had got loose from the fields. Gazing idly at them, a stupendous, a gigantic idea occurred to Suncliffe. After thinking a moment or two, he exclaimed: "By Gad! I'll do it. I'll make that bounder sit up, I'll learn him!"

And as if to strengthen his determination, across the plaza floated the well-known voices of the poker-players. He heard cries of:

"The pot's mine!" "No it isn't, you ass, a flush beats a straight!" "So it does, but where's the other diamond, it's only a busted one!" And then Sunny heard a heated

argument with Johnny McTabb, always as blind as an owl. Mac had apparently grabbed the pot on the strength of holding four tens, one of which was a nine, while the chap who called him held three knaves. It cost the three-knaves man many swear words before Mac would drop the pot.

These merry sounds infuriated Suncliffe still more, for he loved a game of poker; so, once more looking at the grazing carabâos, he repeated more strongly: "By God! I *will* do it." Calling his boy he said: "Nicodemus, you're a smart chap with horses, do you think if I give you ten dollars you can drive those carabâos into the saguan of Señor Kinley?" Nicodemus gazed in amazement at his master, then, seeing the *amo* meant business, he scratched his stomach (native custom when in doubt) and said he thought it could be done if the boss would help. "You bet I'll help," said Sunny. "Now, Nicodemus, run down into the saguan (a sort of coach-house on the ground-flour under the dwelling-room), get a couple of long bamboos and stick a spike into the ends of them while I change into dark clothes, and you do the same."

Presently, dressed in invisible black, they crept out into the darkness and, while Sunny ran off to open the doors of Kinley's saguan, Nicodemus glided stealthily into the plaza to round up the buffaloes. Although his native perfume was familiar to them he had no easy job, but after tremendous difficulties, and helped by his master at a safe distance, he managed to engineer two of the huge animals into the saguan; then Sunny closed the doors and the fun started.

At that moment it became dangerous to Suncliffe, because the carabâo detests the smell of a white man, but the white man's blood was up and he was ready to run any risk to get even with Bob Kinley. He whispered to his boy: "Now, Nicodemus, we must prick them up the staircase and make them burst into the poker-room—it must be done." Good old Sunny meant business! Nicodemus, sweating and swearing in Tagalo at the carabâos, pricking and prodding them up behind with Sunny doing the same, at last got them on to the staircase. Nicodemus then grasped the leader by the tail, screwing it round and forcing the animal upwards, while Sunny, through the banisters,

was working at the part under the tail, with the spike of his bamboo.

By these strenuous measures having got the first carabâo well up the staircase, they turned their attention to Number Two; by attacking him in the hinterland he helped to boost Number One up on to the landing outside the poker-room door.

All this was not effected without the devil of a noise being made, but we at the poker-table were making such an infernal din ourselves that, even if we did hear a row below, we were so interested in the game that we took no notice.

But Johnny McTabb, who "wanted to leave the room," went to the door, closed it behind him, but was back in a moment, gasping: "By Gad! I say, you chaps! there's a bally herd of carabâos walking upstairs! One's just outside!"

Well, well, we said the usual things one *would* say to a chap with too many drinks on board. We had all heard of imaginary rats, but it was coming it a bit thick for a man to say that he'd seen a herd of buffaloes coming to a poker-party. So the host said: "Mac

"NICODEMIS"
(A BIT OF A NUT)

can't be as bad as all that! I'll go and have a squint outside." He finished his drink and walked to the door, a bit on his heels as we have all been at times, muttering "Bally rot." He looked out on to the landing, flew back, and then banging the door behind him stood against it. "By Gad!" he said, "Mac's right, they're all there—must be at least a dozen of 'em! What the deuce shall we do?"

In a moment or two we *all* knew they were there, for the two picadores had so successfully scratched the "Parson's Nose" of Number One buffalo that he, to escape from his tormentors, butted his skull into the door, which, giving way like matchwood, made space for his head and one horn to get through into the poker-room. There he stuck lopsided, his eyes burning like red-hot coals and glowering horribly at us, while his two enemies still gave him ginger in the rear.

Gentle readers! an indignant carabâo, whose most holy spots have been painfully perforated by a spiked bamboo, is not an animal to argue with, so we all very urgently felt that we also "wanted to leave the room." To do so by the door was impossible, for the bull's eye was

glaring bloodily at us, so, *sauve qui peut*, we made a rush for the window and, one after the other, scrambled on to the sill and silently dropped on to the flower-beds fifteen feet below.

The Bank House being quite close, I invited everybody to step in and discuss further proceedings over a whisky and soda, so we all adjourned there.

In the meantime the conspirators had to scoot for their lives, for Number One carabâo, having extricated his skull from the splintered door, managed to screw his unwieldy body round; and, sighting the cause of all its pain, he and Number Two came downstairs hell for leather, sniffing furiously in the rear of Suncliffe and Nicodemus, who luckily managed to open the saguan door, just in time to escape into the street.

Our little hero then ran away to his rooms, did a lightning change into his white clothes, and while we were still talking excitedly about our narrow escape, and incidentally taking our third peg, he strolled calmly in amongst us and said: "What the devil are you chaps doing here? What's all the infernal row about?

I have just passed your house, Kinley, and saw some carabâos gallop out of the saguan. What the blazes are you keeping carabâos for ? "

Kinley, overjoyed at hearing the buffaloes had cleared out, forgot all about the tiff, for he said : " By Jove ! I'm glad to hear that ! Come along, Sunny, old boy, we'll go back to the house and finish the game ; you can chip in, old man, and I'll tell you what's happened. It's a deuce of a tale ! "

So back we all went and made a real wet night of it. When at daylight we bade good night to our host he said with difficulty :

" I wonder how those damned carabâos got into the saguan ? " and Sunny said : " I wonder ! "

CHAPTER VII

THE FORGERY

THE two years I was destined to spend in Iloilo were, on the whole, happy and instructive.

I was then in the late twenties, physically very fit and my own master, a delightful and exhilarating combination. My office hours were as I chose to make them, but, as I was determined to be a superman in the banking line, I took great interest in my work and a fatherly pride in my little offspring of a branch. The handle of the big front door reflected my eager features, as the elbow grease was strenuously rubbed in by the office-boy under my coercive and watchful eye.

As I gained confidence in my diffident self and in my ability to make profits for the bank, with a proper regard and deference for the safety of the capital involved, I became accustomed to the sense of responsibility. And,

having passed the hybrid or griffin stage, I arrived at the more dangerous one when I began to think I was a man-of-the-world, but I fear that it is more than probable that at this period I suffered from swelled head—a childish and common complaint of youthful bank-managers who have received rapid promotion. Well, if such were the case, my head, later on, became less than normal when a healthy dose of sprouts was administered to me *sans merci* by an irascible Scotchman.

The course of true love never runs smooth, nor was it all *couleur-de-rose* in Iloilo, for I had one or two nasty jars which may interest bank men. In the ordinary course of the day's work I made a short-dated loan of $25,000 to a wealthy native, whom I will call Don Cebada al Rabo, the security being a cargo of Rangoon rice stored in a go-down, of which I held the key. With an expert I visited the bodega and inspected the rice, but the go-down was so full of bags that we could barely squeeze in, for there, within an inch or two of our noses, rose stacks and stacks bang up to the ceiling. As a cheesemonger puts a scoop into a cheese, so my expert friend put his scoop

into the rice-bags and found the quality up to the stated standard—all was well and we retired satisfied that the bank's security was in order.

The loan matured and Don Cebada al Rabo asked for a renewal, which was granted, plus half per cent commission and the usual ten per cent interest, and later on it was again renewed. Then I became a bit uneasy, when I heard that Don Cebada had shipped a cargo of rice to Manila, so my expert pal and I went again to the go-down to see if our stuff was all there. We experienced the same difficulty in getting in on account of the bags of rice; my friend again sampled it and then a thought struck him, for he said: "Let us go into the bodega through the back door." I said: "I never heard that there was a back door, but we'll see." Sure enough we found one which we had to force open, and lo! and behold! the only rice in the bodega was contained in the few stacks jamming up the front door!

The swindle was apparent, Don Cebada had shipped my rice and had collared the money!

Well, *he* said it was legitimate business, for the price had risen and he wasn't going to lose

his market, and so on; that I need not make a song about it—if the bank wanted its damned money it could have it six months hence. The bank *did* want its money, plus twelve per cent this time, *and got it.* But this incident kept me awake many a night and knocked all the conceit out of me, for, whenever I see a plate of curry I remember that back door.

With these experiences I acquired a fair knowledge of the language, and having plenty of leisure, had plenty of fun; for shortly after my introduction into Spanish and mestizo circles, several attractive buds of various shades volunteered to improve my accent, which, they said, had rather a British flavour, piquant but not unpleasant. Can *you,* dear reader, pronounce correctly " Jorge-Juan " (George-John) ?

Without any excessive bashful reticence I, " the awkward one " (Jorge-Juan), gratefully permitted them to have a go at me, one by one ; but to the beautiful Conchita, " simpatica " and motherless, I devoted most of my spare time, notwithstanding that she was somewhat handicapped by her papa, a blue-blooded son of Spain, who wore iron-grey hair, war-like eyebrows and a truculent moustache. He also

wore concealed in the hinterland of his well-nourished person an army revolver of heavy calibre, and perhaps it was owing to this useful weapon that I never really loved him or felt quite at ease in his company.

The sugar estate of Papa Don Pepé kept him more or less in Queer Street, but when, ye gods! no less than two British banks opened their branches almost next door to him, rosy visions of the Promised Land and corn galore in Egypt floated ecstatically before him! The very first morning I opened my little office he was waiting on the doorstep, and before I knew where I was I found myself addressed as "Don Gualterio" (my dear old mother would have fainted at hearing her Walter called by such a name).

He was most amiable, and with Castilian politeness said everything he had was mine, "Mi casa es suya, Don Gualterio." He and his house, and his ox and his ass, and his daughters were all mine! What a lovely country! This was, however, merely a preliminary complimentary canter to the business on hand which brought him to the doorstep before the other cormorants had a chance to

get at me. When his little request for a small overdraft of fifteen thousand dollars had been laid on the counter, I took the wind and hospitality out of him by remarking that for the next month or two the bank would gratefully receive *deposits*, but *overdrafts* entirely depended upon how much cash the local people paid in. Poor Don Pepé looked a dazed and older man when he slowly left the office, pondering over my conundrum, but he was a decent sort and kept a comfortable open house overlooking the Plaza where evening after evening Conchita, in her boudoir, tried to improve my British pronunciation. While the lesson was proceeding, papa, still hopeful, tactfully went for a constitutional with the everlasting cigarrillo burning slowly between his stained fingers. When he returned to drink his "jicará de chocolaté," I retired with a cheery "Buenas noches, Don Pepé, hasta mañana," to which he replied, "Adios! Don Gualterio, muy buenas noches," and then I hopped off to the Club to have my leg pulled.

I made rapid progress in the language, because my fascinating Conchita permitted no interruptions, for when her small sister Adriana

poked her inquisitive little nose into the room, she was promptly smacked and told to take the silk-worms for a walk. Conchita had a pretty wit in addition to a red-haired temperament, and a blood-pressure of 90 degrees in the shade.

Although the lessons took a bit out of me, I enjoyed them tremendously, for Conchita liked her work and *con amore* put her exquisite back into it. The "Peninsulár" never intruded, for he, dear man! had his cold grey eye upon me as his future son-in-law, and still dreamt opulent but illusory dreams of handling the contents of the Bank's strong-room "when the deposits came in."

We were all as happy as larks until the storm broke and the bolt fell from the blue—mixed metaphor, but the occasion deserves it—for a tragic and terrible shock overwhelmed us, upset the apple cart, and spoilt our lessons, as Head Office instructed me to hand over charge of my branch to an accountant who would arrive in a day or two, when I was to proceed to Hong Kong, viâ Manila. These unexpected instructions fell on me like a ton of coals or a bucket of cold water, and Conchita during our next lesson noticed that something was wrong

and that my person had visibly shrunk and become more diminutive.

The grave question arose, would the fierce papa with the revolver on his back premises allow me to get away ? I had painful doubts about it, nor did I dare to hope that Conchita would take it lying down. The angel, however, behaved like a perfect little brick, for she told papa, who was walking about pulling his moustache with one hand and the other resting dangerously near his hip pocket, not to make a fuss about our little flirtation. There had been nothing of a serious nature and there was no need to shed my blood ; as to the overdraft, well, Don Gualterio had promised to recommend the business to his successor (which was a lady-like lie, by the way)—besides, added Conchita, the new man would also wish to have his accent improved and she would soon make him a friend of the family and all would be well.

I duly handed over charge to my successor, who, *en passant*, did *not* grant the accommodation to Don Pepé nor would he have his accent improved ; then the sad, sad moments arrived when Conchita and I had to face the agony of parting. I hated to part almost as much as a

Yorkshireman does. Well, papa was sent out for an extra long walk while Conchita gave me my last lesson which, by the way, was a long and double-barrelled one—it was a trying and a crying moment—but, happily, *tout passe* or we could not survive these emotional moments.

After receiving a complimentary dinner from the white men, and presents of Piña fabrics and hand-made silks from the natives, I bade them all a regretful "Good-bye"; forgetting, however, to grant them any overdrafts, except verbal ones, so my successor, poor chap! had a very warm time the next day. A terrible slump in "Don Gualterios"!

It was a fall greater than that of Lucifer to exchange my romantic life in Iloilo, where I was fêted by the sugar planters, and, when I visited their haciendas, received with open arms, a brass band and a procession of virgins. They all hoped to get financial help from "El simpatico Don Gualterio, el banquero ingles," and could not do enough for me. To exchange all this glory for the grinding drudgery of playing second fiddle to a bald-headed Scotch taskmaster who knew neither love nor romance,

was a grim prospect indeed. It gave me a pain in my pantry and made me shrink to smaller dimensions than ever ; but, ugh ! there was no way out of it except marriage to Conchita and a job on a sugar estate ; but, not being quite fool enough for that, I dolefully sailed away to Manila with tears in my eyes and a lump in my throat. As we left the mole, the Governor and Preciado and all my pals saw me off, while Conchita ran up the British Jack on Don Pepé's flagstaff—life is full of these fleeting pleasures and hateful partings !

When I arrived in Manila, my lovable chief let the cat out of the bag by hinting to me with a twinkle in his bonny brown 'een that, hearing rumours to the effect that I was becoming too attached to the flora of Iloilo, he had recommended Head Office to send me for a salutary change to Hong Kong, there to toe the line under the very tough customer who was then the manager. It was done for my good, and I became a better man for it, but, banker-wallahs, my boys, it is better to be tough than tender ; being the latter I suffered accordingly. So, very much down in the mouth and still thinking of Conchita, I stayed in Manila for a

day or two, sadly awaiting a steamer for my destination, where I arrived in due course. As my readers are aware, Hong Kong is a free British port and clearing house for China, Japan, the Philippines, Singapore, Penang, India, Java, Borneo, etc., and there is also a large business done with San Francisco and the Pacific slope.

In the exchanges of all these countries we were supposed to be experts. There were daily operations in them, and we were expected to know something about the silver market as well. My new duties were therefore strange, difficult and complicated to one who doubtless had got rusty amongst the sugar-canes and pyjamas of Iloilo.

Murray Crawford, my chief, received me very kindly, but I soon discovered I had no easy job this time; I daresay I tried his patience, for he found me wanting, and he tried mine, for I found him hard to please. He was an extremely able banker and a man of much ambition, who spared neither himself nor anybody else. A demon for work, he expected others to be equally keen, and the remembrance of the way he made us all sweat on American

mail-day still brings the perspiration to my expansive forehead. His treatment of me was drastic, but beneficial; and, as he made a man of me, I will take this opportunity of tendering him my thanks and a free-gratis-for-nothing copy of this little book, made more valuable by the author's autograph, which, doubtless, he will remember with pain! Outside the office he was very kind and hospitable, keeping house and wine-bin open for the passing globe-trotter of distinction, and now and then inviting one or two of us men to meet the nobility and gentry at dinner. On these occasions the butler took care that the accountant did not get too much "boy," so Mr. Jones behaved in a gentlemanly and subdued manner suitable to his humble position below the salt. There were no brass bands or virginal processions in his honour on these occasions.

Well, to conclude for the moment with Crawford, of whom you will hear a good deal later on, he was a fine sportsman and polo player, and I am happy to say is still going strong in a much more exalted sphere in London; so more power to him and to his late friend, "King Marie of the Sedangs."

This *soi-disant* "King of the Sedangs" was the hero of Guy Boothby's book, *The Fascination of the King*. He was a disgraced and disreputable French Colonel, badly wanted in France, whence he had escaped to the Far East. With the aid of a few ragged troops, picked up the Lord knows where, he had taken possession of a no-man's land, situated somewhere in Indo-China, and proclaimed himself King thereof.

He turned up in Hong Kong to raise the wind, his alleged purpose being the purchase of a gunboat from the British Government. In pursuance of this business he came to the bank, and my chief, having a *penchant* for blue blood and crowned heads, took him up with great fervour and accustomed energy. Nothing was too good for "My friend, King Marie of the Sedangs," and we became pretty fed-up with him.

Never, never shall I forget that Arabian night in the theatre—Crawford in the Royal box with the King on his right and a galaxy of lovely ladies, the *crème de la crème* of Hong Kong, helping him to entertain His Majesty. When he presented "Sà Majestay le Roo-oy," those gracious and high-born dames abased themselves before the King, making the most

exquisite Court cheeses while sinking to the floor at the Colonel's feet. His Majesty was a very tall, well-built chap, about forty years of age, with an ugly face. On this occasion he wore ordinary dress-clothes, but across his manly chest there was a broad ribbon and a very large diamond star (paste supplied by the local jeweller) in imitation of our Order of the Garter. Crawford also wore with *hauteur* a decoration of the Sedang kingdom.

It was really a most brilliant scene, which I vastly enjoyed, although a bit embarrassed at the King's request that I should act as interpreter. None of those aristocrats of Hong Kong knew a word of French, nor did the King speak any language but his own.

The American Princesses from San Francisco made much of the King ; they put him on their free-list because of the great honour he did them in accepting their kisses and caresses. The most ardent of these ladies placed the Royal Arms of the Sedangs over her elaborate bed, and, with loving fingers, worked in gold-thread the King's monogram on her exquisite lace bedspread.

The Colonel, being so much in clover, was in

no hurry to go, the gunboat quest seemed to be forgotten, and he stayed on and on, month after month, until he became quite a common object, and a nuisance in the Club. We all became very tired of him, especially Murray Crawford, who was forking out the King's pocket money. Even the ardent lady, finding he was disturbing the comfort of her regular clients, removed the Royal Arms from her bed and person. This cruel princess had no more use for a cashless king; and, when nastily banging the door in his face, told him in a strong American accent to cease "lasciviating" her feelings by useless tears. I think the lady meant "lacerating"! It became pretty well known that the French Government were after him, but he had no money to get away with; so my chief generously sent the hat round and with the proceeds the King disappeared. He "fascinated" me to the extent of fifty dollars, which is still owing.

A few months later it was reported that he died of snake-bite in Sumatra.

To continue my story—the only gleam of sunshine that came my way was when I discovered my old Manila chum, Don Carlos

"THE THREE MUSQUETEERS," OR BOSOM PALS, IN HONG KONG: CARLOS DE RIBERA, MANOLO CACERES AND THE AUTHOR

Rivera, installed in Hong Kong as Spanish Naval Attaché, with another charming Castilian, Manolo Cáceres, as his second-in-command. These friends were an oasis in the desert, and I welcomed them with rapture.

Manolo was the antithesis of Rivera, being a tiny blue-eyed Andaluz—a pocket Adonis with a golden beard. These two Spaniards were equally handsome in their respective styles of "rubio" and "moreno"; one tall, dark and serious, the other vivacious and merry as a pretty girl, but bearded. The photograph reproduced opposite this page will perhaps give the reader a better idea of them than my blundering pen. The third person in the photograph nursing his little terrier, "Leona Maria," is the writer.

In connection with Rivera's arduous duties as Naval Attaché, I must here mention that, for want of docking facilities in Manila, those Spanish war vessels which had to be patched up were sent across the China Sea to the spacious docks of the Hong Kong and Whampoa Company. It was Rivera's duty to look after the interests of his Government in the matter of those repairs and their cost.

Payment to the Dock Company was made by the Spanish Consulate in Hong Kong, drawing bills on the Manila Treasury. These drafts were negotiated by one or other of the banks, and the proceeds were handed over to the Dock Company. There was a pretty good margin of profit in this business, and, shortly after my arrival, it occurred to me that my bank might as well get it as the big local concern. A word from me to Rivera was sufficient to do the trick, for he at once instructed the Spanish Consulate to take their drafts thereafter to me for negotiation.

A very profitable business resulted, for Don Carlos, being my pal, was not too beastly particular whether the bank made 10 or 12 per cent. So, to be on the safe side, my boss Crawford generally made it a bit more. Good old Murray Crawford.

The Spanish Consulate at that time was in charge of an aged and infirm Spaniard, pretty well past work. He did not go to his office as often as he should have done, so the second in command, or "Canciller," as Don Pedro Beltran was styled, did most of the work. Beltran was an undersized, squarely-built, flattish-

faced individual of about forty years of age, of mixed Spanish and Chinese blood, and was much trusted, having been eighteen years in the Consulate.

Once or twice a month, according to the payments to be made to the Dock Company, he came to me with drafts for negotiation. These were drawn for sums between twenty and fifty thousand carolus dollars, and were always punctually paid by the Manila Treasury. Good business! All went as merry as the musical mosquito until the fatal day when Nemesis jumped on Crawford for sticking on that immoral per centage. On that memorable day Rivera was absent in Macao, having taken a week off for a little snipe shooting. About eleven in the morning, when I was busily working at my desk waiting for Ah Fong, my Chinese boy, to tell me that the matutinal cocktail was ready for absorption, in walked my friend, Don Pedro Beltran. I smiled sweetly upon him and expressed the hope that he had some business for us. He replied: "Si, Señor, necesitámos unos treinta y cinco mil pesos." (Yes, Sir, we want about thirty-five thousand dollars.) He was quite agreeable to the stiff

rate quoted, and said: "Está bien! please get the draft extended and then I will take it to the Señor Consul for signature. He's not very well to-day, and is staying at home."

While the draft was being prepared, I took him upstairs to join me in the cocktail which Ah Fong then had ready for us. We had a second one to drink Beltran's health, and I expressed the wish that he would continue to bring us more business. His little piggy eyes twinkled at the second cocktail, I thought, but later on I believed that some other reason twinkled them. We then went downstairs to my office and, the draft not being quite ready, I told Beltran to make himself at home with a newspaper, while I went on with my work. A Portuguese clerk said afterwards that he noticed that Beltran, although apparently absorbed in the newspaper, was reading it upside down! Unfortunately this evidence of a perturbed mind was not reported to me at the time. The draft was in due course handed to Beltran, who then left the bank, to return after a sufficient lapse of time with everything apparently in order.

There was the old Consul's signature, trembly

as usual—and the imposing Consular stamp bearing the Spanish coat of arms, duly impressed on the document. All looked as right as rain !

" Bueno, Beltran," I said, " how do you want the money ? The usual compradore-order I suppose ? "

He replied : " Well, Señor, there are various bills to pay. So many things besides the money we owe the Dock Company, that really it would suit me much better to take it all in notes."

This request was a bit irregular, the usual thing being to give him a Compradore's Order in favour of the Dock Company—a compradore is the Chinese chief cashier, a most important person. I hesitated a moment, and was lost ! Tinkling my bell for the shroff (cashier), I said :

" Wo Tung, this piecey-man wantchee notes."

Wo Tung wasn't such a fool as he looked, for he said suspiciously : " What for he wantchee catchey notey ? Why not pay allee same before, one compladore-order ? "

" Oh, maskee, Wo Tung, he talkee have got

plenty piecee bill must pay, you pay notey, all belong ploper," I said.

From subsequent events I think that Beltran must have been feeling a bit nervous during this dialogue, for a compradore-order would have been of no earthly use to him and the forgery would have been barren of result. I am inclined to think now that he owed his luck to the pleasant and generous glow produced in my interior by that second cocktail! Bankers! beware of drink!

At tiffin-time that day my colleagues congratulated me warmly on the beautiful profits which were accruing to the bank from my knowledge of Spanish, and intimacy with Carlos Rivera. I was awfully pleased with myself.

The following evening we were all dining at our manager's house to celebrate the despatch of our half-yearly returns. These voluminous documents, which involve a lot of unnecessary coolie-work, were always sent away to London, with a sigh of relief.

The sub-accountant Blower and I were just getting ready to step into our chairs to be taken up the hill to dinner, when to my surprise

Rivera walked in. He had returned from Macao sooner than anyone expected, and he had dropped in upon us to leave a few snipe, and have a cocktail. Quite casually I mentioned that the day previously we had done a bill for $35,000 for his people. Hastily putting down his glass with a gesture of surprise, he exclaimed:

"Caramba! porqúé?"

"Porqúé?" I replied, "why to pay for the repairs to your rotten old ships, of course."

"But the money is not wanted," he said.

"Well, wanted or not, Beltran's got it."

"Got the money! not the real money! You don't mean to say he's got the cash, do you?"

"Well, why not?" I said. "He explained that he had a lot of bills to pay."

"Caramba!" said Rivera, "no me gusta nada! I don't like the look of it. I must find Beltran, and if I can't get hold of him I must see the Consul at once. I will call first thing in the morning. Adios! old chap, hasta mañana."

As we stepped into our chairs, Blower said: "I *suppose* it *is* all right, old man?"

Although experiencing a nasty, cold, sinking

feeling at the bottom of my waistcoat, I tried to bluff him and myself by saying: "Of course it's all right, you juggins! Beltran has been in the Spanish Consulate for eighteen years. Man! he wouldn't go wrong *now*, surely? Besides, old chap, all the other drafts have been paid."

"Well," good old Blower replied, "I *hope* it's O.K. for your sake, but if it *isn't*, you'll get the sack and I'll get promotion, old man."

I thanked him warmly in my best French, and told him to go to Halifax, and be good enough to refrain from mentioning to Crawford our disquieting interview with Rivera. As I did not wish to spoil the harmony of the evening by introducing the ghost of Banquo to the merry banquet, I tried hard during the dinner to drown my awful misgivings, and judging from my sensations the next day, I must have succeeded. The night was joyous, but oh! what a difference in the morning, when seated at the receipt of customs at my desk, my poor head splitting, Rivera poked a ghastly face into my room and gasped: "Beltran se fugó." Beltran bolted! I fell back in a heap in my chair, staring at his pale face and

DON CARLOS DE RIBERA, A SPANISH NAVAL OFFICER.
NOTE HIS MOORISH TYPE

said: "Good God! and what about the draft?"

"I have just come from the Consul and the old man swears to God it's a forgery," said Rivera.

"The damn swine! by Jingo, this is awful," I cried. "Well, there's no way out of it, Rivera; Crawford must be told at once—come in with me."

Rivera liked this job as little as I, for the boss was a holy terror when he got on his hind legs. On this particular occasion he had good reason to be his best—and he was!

It was a painful scene! Crawford's little light eyes, like glassy unsympathetic marbles, stuck crab-like out of his face and glared horribly at Rivera. Oh! we made a pretty group; there was the forged draft lying in front of the infuriated manager, there stood by him the principal villain (myself), Blower (hoping to get my job), a couple of Chinese shroffs and the venerable old Mandarin, the compradore, shaking his head mournfully at poor me, who owed him, *sub rosâ*, about six months of my screw, thus making my position still more painful.

It really was a frightful experience, and I cursed my knowledge of Spanish for getting me into such an infernal mess. I laugh *now*, but I didn't laugh *then*, for the sack was gaping wide to swallow and extinguish me for ever. The most appalling moment came when Crawford said to the old Mandarin :

" You no must pay that compladore-order."

Still shaking his old noddle, Vy-Champo replied : " Beltran, no catchee compladore-order—he catchee notey."

" Paid in notes ! " shrieked the boss. " Good God, Jones, you don't mean to tell me you paid Beltran in *cash ?* " He turned over the cash vouchers furiously, and when he saw the fatal Chinese chop meaning " paid in cash," he knew that the worst had happened. I then prayed for death !

Poor Carlos Rivera was looking the picture of misery, for Crawford's nasty manner suggested that the bally Spaniard had probably taken a bit for himself. But the situation, dramatic as it was, could not be prolonged indefinitely ; for the bill-brokers were coughing and shuffling their feet impatiently outside the manager's door, waiting to tell him that the genial Tom, the popular

Irishman so successfully running the great rival bank, had sprung a surprise on our boss by putting the rate up (or down). The lovable Irishman was always doing nasty things like that to annoy Schwartzkopf, as he disrespectfully nicknamed my boss! So Crawford wound up his impolite remarks by saying: "Now, Jones, fly off to the Spanish Consulate and confront the old man with his signature on this draft; if he says he didn't sign it, tell him with my compliments he's a liar, and that if the draft isn't paid, a British gunboat will blow up the Manila Treasury chop-chop. If he still swears that it isn't his signature, make the old scoundrel sign a duplicate and see him do it. Scare the old ruffian to death, but get his signature first, for I'm told he's pretty sick. Now off you go and don't dare to come back without it."

I grabbed the draft, took a duplicate with me, jammed on my sun-helmet, jumped into the first rickshaw and shouted to the coolie: "You go chop-hop Pok-fa-lum side, that house belong Spanish man. Fitee-la: Fitee-la!" "All lito! my sabee, my go chop-hop," and off he bounded with a cheery yell of "Hi

Yah ! " Dashing up the Consular steps into the office, there I found the old Consul and his ancient Señora, who, guessing my errand, became very agitated, and the vigorous old dame threw her arms protectingly round her old husband's neck in a somewhat touching attitude of motherly solicitude, and before I could say knife she took charge of the situation. She shrieked at me : " Mi marido no firmó, no firmó, jamas firmó ! " swearing in an ascending scale that he had not signed the draft, while the old man's head shook à la Saint Vitus in confirmation of his Señora's shrieks. I endeavoured to chip in with a feeble " Pero, Señora ! the signature *is* that of your husband and also bears the Consul's seal, what about that ? " She yelled at me : " Mentira ! mentira escandalosa ! no es la firma de mi marido ! Beltran es un maldito estafador ! " That it was all a lie, a scandalous lie, and that Beltran was a cussed forger ! My protestations to the effect that the Consul *must* have signed and forgotten all about it were useless, for when I insinuatingly pushed a pen and the duplicate form towards him, the old girl fairly went for me and drowned me in a torrent of insulting

Spanish which was too idiomatic for me to quite understand. She became so anxious for my blood that I could see no way out of my unpleasant position but to take refuge in flight; for her long nails were too near my face for comfort, so I ignominously turned tail and ran out of the house with the words in Spanish, signifying "Dirty, mucky Englishman!" ringing in my ears. I felt so bad at my defeat that on my way back to the bank I stopped at the Club to get a refresher and buck myself up for the next interview with the boss. There I found the early-drinking birds all alive and cheery with the news of the forgery. I was hailed with a shout of delight and cries of "Why, here's the bally hero himself! is it true, old chap, that your pals, the Dons, have done you out of $150,000?" "Oh, damn it!" I replied. "Call it a million, but for the love of God give me a long whisky peg." That being swallowed, I had to face Crawford, and I swear ('pon my honour!) I would rather have run ten miles than do so. I fairly funked it, but things, happily, were not so bad, for he laughed when I told him of the fiendish wife and her coarse unprintable remarks. He was

in a good humour, having in my absence done the lovable Irishman in the eye to the extent of more than the forgery.

"Well, Jones, my boy," he said, "I'm afraid it's a bad business for you, but I'll try and get you out of it; Blower will take over your work and you must try and catch that beast Beltran. Get hold of Bolder and rush round with him to the shipping-offices, for Beltran's bound to have tried to get away. If you get on his track follow him; draw some money from the Compradore for your exes."

Bolder was a smart young solicitor whom the bank employed for small jobs. He was a most excellent chap and we flew around the steamer-offices and at last discovered that Beltran or someone like him had left for Macao the preceding day. As the daily boat was leaving for that city in half an hour, we rushed back to the bank to tell Crawford we were off, pack a few things into a bag and draw a few hundred dollars from the Compradore. My! it *was* exciting! On the boat Bolder and I held a Council of War as to our *modus operandi* on arrival at Macao. He said he knew a smart lawyer chap of a highly immoral character,

named Lisboa, who would be a suitable man for our job, so we went directly to the Macao Club, where we discovered Don José playing the game of dominoes called "Matador." In a private room we explained our business and found him very ready to take up the quest of Beltran; his terms being out-of-pocket expenses, and a handsome fee if he caught the forger.

Speaking English fluently he said: "Now, Gentlemen, these preliminaries being satisfactorily settled, I propose to take you to the residence of my esteemed friend, Senhor Coronel Dom José da Acosta, the Chief of Police. If Beltran is in Macao the Colonel will have him by the short hairs within an hour."

It was after midnight when we proceeded to unearth the gallant warrior. He had gone to ground in a sort of subterranean kennel whence he emerged dressed in a suit of glazy, black canvas pyjamas, the like of which I had never seen before. After damning us freely in the harsh language of his country, he listened attentively to our lawyer's whispered explanation; then in the twinkling of an eye the funereal pyjamas were exchanged for a shabby uniform

extracted from under his mattress; next, twisting up the ends of his grey moustache and hawking freely, he said "Vamos!" meaning he was ready for action.

He and the lawyer decided to search the night-houses, thinking that Beltran, being flush, might be having a good, if unholy, time: so off we started. Well, innocent and gentle readers, we found some weird and funny creatures in those night-houses and we saw some funnier sights—fit neither for photography nor print—so I cannot, alas! satisfy the curiosity of my lady friends—but Beltran we did *not* find.

At 4 a.m. Bolder and I were sick unto death of the beastly job. At each haunt of the vicious we had to take a drink with the lady of the house and the drinks were poison—my mouth a few hours after was worse than the bottom of a parrot's cage. When we told the Colonel that we had had enough of it—he replied, having apparently a boiler-plated head and tummy to match: "Well, Senhores, in that case we will finish up the evening by paying a visit to my old friend, 'la Dama de la Buenaventura.'" He added that the fortune-teller was absolutely infallible—had the gift of second-

sight and couldn't make a mistake—all we had to do was to make it worth her while on a cash basis.

"All right, Colonel," I said, "we can stick it for another hour, but you might have put us on to the fortune-teller at first; but go ahead, damn the expense! The bank pays and I'm bound to get the sack in any case." (The drink had hardened and made me reckless, and blind to a blasted career).

So we kicked our chair-coolies awake and away they trotted us to the next show, a small hovel in a dark street; the Chief of Police bent at a small grille cut in the door, which was opened after some whispered words had been exchanged with a dirty little Macaco girl, who showed us into an evil-smelling, dimly-lighted room. In this apartment reposed the original old Witch of Endor, a female of horrid aspect and with an ancient and fish-like smell. Blearily she blinked at the Colonel and the lawyer, who sat down at her side to explain in a low voice the object of our visit and, doubtless, incidentally to arrange with her for a bit of return-commission.

Rubbing her rheumy eyes with a wisp of

grey hair, she struggled from her bundle of rags and tottered to a table, yawning wearily; from a drawer she produced a crystal and a pack of cards, greasy and grimy. Fixing her eyes upon the globe while arranging the cards, she gazed into the former for some minutes, which to us seemed hours. We looked at her anxiously, and at last the oracle spoke to the effect that, if someone would give her one hundred dollars, she felt the spirit would move her to tell us something. At the instigation of the Colonel I gave her the notes, which she promptly tucked into her dirty old garter. She again went off, after gazing into the crystal and then sleepily muttered:

"He whom you seek I see on the banks of a yellow river—he is in Chinese dress."

And then she stopped. I said to Lisboa: "That's splendid so far, but where's the river?" He spoke to the old lady, who murmured that it would cost another hundred to send her off again. The note was again secured in her dainty lingerie, and in a few minutes she muttered:

"The Yellow River is ninety miles from Macao. Months have passed—he lies on the

ground—his eyes are glazed his throat is cut. Bad Chinamen are counting his money."

Well, that was a good hundred dollars' worth! So I offered another note for more information, but the old woman crept back to her rags and not one of us could get another word or sign from her—so we gave it up in despair. Before parting with Lisboa that night (it being five o'clock in the morning) I arranged that he should continue further researches on behalf of the bank; so Bolder and I snatched a couple of hours' sleep in Hing Kee's hotel, where I dreamt of a sacked sub-manager, throats cut, yellow rivers, black pyjamas, dirty garters, stinks innumerable and Macao harlots; all mixed up in a horrible nightmare.

At eight Bolder and I boarded the river steamer, and on our arrival at Hong Kong found Carlos Rivera waiting for us all alight with excitement; for he had discovered that the very night of the day the forgery was committed Beltran, full of cash, had sumptuously entertained at the Hong Kong hotel the skipper of a Peruvian barque bound for Callao. Besides the skipper, he had other guests, a one-eyed man and three girls. Beltran did them well in

a private apartment, and they had a royal nicht wi' Burns and lashins of champagne, finishing the debauch at a Chino-Portuguese brothel and fan-tan saloon, kept by the one-eyed man. The bank paid all exes!

The Peruvian barque sailed at daylight and Beltran was not seen again. So in the words of John Gay:

> "Tell me, ye jovial sailors! tell me true,
> If our sweet Beltran sails among the crew?"

That was the question! As Rivera had funked a second interview with Crawford, I conveyed this important news to the boss, who, like us, jumped to the conclusion that Beltran, of course, had bribed the Peruvian to take him to Callao. The impetuous manager dashed up to Government House to ask Sir William to send a gunboat to overhaul the barque and bring back Beltran and what was left of the money; but the Governor, being of an unenterprising nature and not wishing to lose his job, talked of international complications with a friendly power and other diplomatic bunkum. Back came Crawford fuming with rage: "Dash it, had we been a German or a Jap or a Yankee bank we would have had a cruiser on the track

hours ago, but what can one expect from a rotten Liberal Government ! "

While the boss was raging at the Little Englanders, in walked a great friend of his and ours, a warm-hearted sportsman named Kitman. When he was told of the refusal of the British Government to help a British bank, Captain Kitman said : " Why, old man, *I* am a good sailor-man. I was a Middy in the navy—leave it to me. I know of a smart steam-launch which will catch the bally Peruvian inside of forty-eight hours. In a couple of hours I can get up steam and man her with a dozen beach-combers and a few Winchesters, and, by Gad, Sir! I'll nail Beltran's ears to your bank-counter, whether he's dead or alive ! Say the word and I'm off."

Crawford, being so mad with Sir William, and very busy with more important matters—doing unto his neighbour as he would be done unto, but trying to do the rival bank first—agreed hurriedly to the mad enterprise, not realising the complications which might arise from the bank's steam-launch entering into armed conflict with a foreign ship. When he finally consented, Kitman said " Splendid !

but I must have someone from the bank to identify Beltran, for I've never set eyes on the son-of-a-sea-cook." I volunteered, but the boss promptly sat upon me and said that, having done mischief enough, I was to get back to my work and that Blower should go. So the gallant Captain took Blower as a passenger to identify Beltran and *count the notes*. Kitman engaged the launch and then went to the "Sailors' Rest," a peaceful rest indeed, kept by a big buck-nigger, who insured rest with a sandbag when the beach-combers became too obstreperous.

After the necessary commercial transaction, the nigger promised to bring down a dozen of his bandits to Peddar's Wharf at 4 o'clock p.m. Then Kitman went to work, first to old Schmidt the gunmaker, from whom he hired a dozen Winchesters and ammunition, then to Lane, Crawford's for tins of corned-beef, biscuits, cheese, pickled-onions, tobacco and two cases of Old Tom for the crew, and a couple of bottles of Real Old Jamaica for Blower and himself. The Captain was a good sailor-man and loved his brother-tars.

That was a great afternoon for the bank

chaps! Lots of them were on the wharf at the appointed hour, the great rival institution being strongly represented and thoroughly enjoying themselves at our discomfiture; it was, indeed, a noble sight to see those bleary-eyed gin-sodden, mangy beach-combers with Winchesters, trying to sing under Kitman's leadership the song of the "Midshipmite":

> "We'll bring him back or die, says we:
> Cheerily, my lads, yo ho, ho. Cheerily, my lads, yo ho!"

as up went the anchor.

There we stood on the wharf, and I, the cause of all the trouble, had to wipe the tears from my eyes when I looked at poor old Blower going off to fight the Peruvians and thus risking his life, and imperilling the promotion he had promised himself when I had the sack! Well, the siren shrieked three times and off the scarecrows went, with ringing cheers from the bank chaps and the members of the Club, who had also assembled in strong force to enjoy the unique spectacle.

When the launch had got well under way we all adjourned thirstily to the Club to drink luck to the expedition, of which nothing was heard until a telegram arrived from Amoy three

days later. Then we learned that our gallant buccaneers had spoken a steamer a few hours after leaving Hong Kong, and were informed that a barque answering the description of the Peruvian was some seventy miles ahead. On learning the good news Kitman handed more drinks around to the crew, and urged the Chinese engineer to stoke up like blazes and get more speed out of the launch.

After steaming hard for some hours and nearly shaking the boat to pieces, our "death or glory" boys began to feel they had had enough of it, for most of them were pretty sea-sick; but Kitman said he would be damned if he turned back so long as he had any coal in the bunkers, so on they went in the thick and murky night getting more and more ginned-up. Eighteen hours afterwards, as they lay about the deck more dead than alive, owing to tasting the tail of a typhoon, they managed to make Amoy. The bank's agent at that port afterwards told us they were a piteous and deplorable sight. Poor old Blower's one and only suit of flannels was a frightful disgrace to the bank; in fact, Bruce, the Agent, said he could not believe it *was* Blower who walked into his office

—he was too utterly disreputable for words. It was not until a wire arrived from us, saying it really was Blower, that the Agent would give him a bath and a suit of clothes and the money to get back to Hong Kong.

Kitman, forgetting that he had very nearly drowned the lot of them, cursed his luck at not getting a pot-shot at the bally Peruvian barque which they never caught sight of. The beach-combers were all absolutely blind to the world, and the ruffians had to be sent back to the Colony at our expense.

Thus ignominiously ended the bank's one and only piratical expedition ; it was a lucky thing for all concerned that Kitman did *not* get alongside the barque, for the skipper was known in Hong Kong to be more or less of a "desperado." Had he been fired upon he would have reasonably concluded that pirates were after him, and there would probably have been blue murder on the China Sea, and poor old Blower perhaps exterminated.

Weeks passed, and had it not been for our Portuguese friend, Lisboa, the forgery would have been almost forgotten, but he had his teeth in a soft job and did not intend to lose it

So nearly every week-end he would bring the boss news of a "little clue," and a little bill for out-of-pocket expenses, for he assured us that Beltran had not shipped in the barque. He was a very attractive chap, and Crawford became quite fond of him; always put him up for a night or two and did him well. This might have gone on indefinitely had not a startling incident occurred. One afternoon Crawford called me into his private room, and there I found a remarkably pretty smartly-dressed Portuguese girl. "Jones," he said, "this young woman is trying to tell me something, but, as I don't understand the language, take her away and find out what she's driving at." She came into my office, but, like herself, the story she began to relate was so surprisingly interesting that I asked her to walk upstairs to the drawing-room, telling Blower to look after my work. He grumbled and said, "You have all the luck." I carefully closed the door; and, while seated cosily together, hand in hand, on the sofa, Blanca told me she was the "querida" (mistress) of a half-caste Portuguese-Chino, a one-eyed man, named Ramon da Cruz, the keeper of a *maison de joie*, which included a fan-tan saloon. Pedro Bel-

tran, she said, was a great friend of da Cruz, and a constant frequenter of this haunt of the night-birds, where he spent more money than his small salary from the Consulate could stand—the natural result was that he became heavily in debt to da Cruz. The latter had had some commercial training, and it was he who suggested the forgery to Beltran; so these two beauties put their heads together, and when Rivera was absent from the Colony the swindle was effected in the way I have described. Half of the proceeds were given to da Cruz, Beltran keeping the balance for himself; but not expecting Rivera to return so soon, Don Pedro was in no particular hurry to skip, hence the great blow-out at the Hong Kong hotel, where, no doubt, I was discussed with much appreciation! Jones the Juggins!

The Peruvian skipper was a great pal of Beltran and da Cruz, but his barque sailed without the former, for Beltran really went to Macao disguised as a Chinaman, and there he disappeared. With so much cash in hand, Ramon da Cruz then enlarged his harem by taking other mistresses to his bosom, thus so enraging Blanca that she went to her con-

fessor and told him all she knew about the forgery. When rummaging about in Bluebeard's chamber she found bundles of our notes hidden away in a box under da Cruz's bed. The Padre, good man! insisted upon her going to the bank to make a clean breast of it—hence her visit to us.

The girl was frightfully afraid of her one-eyed lover, and assured me that she certainly would be put away if he discovered her treachery. I comforted her as to her personal safety, and said we were very grateful for the good turn, and that we admired her pluck in coming to us at the risk of her life. I then ran downstairs to report to Crawford and receive his instructions. On my return I was glad to tell Blanca that the bank would look after her if we recovered the money: she was told to return to da Cruz to allay any suspicions her absence might have caused, and also to help us and the police to secure the notes when we raided da Cruz's saloon, and to be on the *qui vive*, as we might go for the money that very night.

We then telephoned to Captain Ray, the chief of police; and, after putting him in posses-

sion of Blanca's story, he advised us to strike while the iron was hot, and suggested that Blower and I should go to the fan-tan shop that night about eleven o'clock; at twelve he would send Sergeant McFarlane and a couple of police to raid the house and arrest da Cruz, while we with the help of Blanca found the money. Fortunately, da Cruz did not know us by sight; but, as we foresaw the possibility of not being admitted, we enquired amongst the Portuguese clerks if either of them had the *entrée*. Not one of the staff admitted he knew the house until the Compradore pointed out a sporty youth with a pimply face whom he had seen there. Under the threat of instant death, Pimples consented to pilot us, and he was ordered to come for us at 10.45 p.m.; a little later Sergeant McFarlane called at the bank and the following *modus operandi* was arranged. Blower and I, conducted by Pimples, the Portuguese, were to assume the rôle of globe-trotters out to see life and a bit of fun and fan-tan. Stand plenty of drinks, get apparently squiffy and look like two silly asses. Blower said that I could do the last bit all right, but he wasn't so sure of himself.

At twelve sharp the police were to enter the house and arrest da Cruz for keeping an immoral establishment. At 10.45 Pimples promptly called for us, and we stepped into our respective chairs *en route* to the Maison da Cruz, feeling very excited and wondering what was going to happen. The Chino-Portuguese den was situated at the far end of Queen's Road, in a neighbourhood swarming with Chinese and mongrel Macacos, a turbid and flat-faced blend of Confucius and Vasco da Gama. The smell of this quarter was genuine old Oriental; by *instink* we knew we were inhaling Kipling's best East-of-Suez brand—the real Rudyard! This part of the town was very different to the Rue de Joie—or Gage Street—where the imported expensive American princesses held their nightly drawing-rooms and murdered the Queen's English. These fascinating "horizontals" made handsome incomes, except during the periodical financial crises in the Colony brought about by the expert manipulations of the share-market by two local Eastern foreign potentates. These philanthropists every few months made a raid on all the young men's savings and built

hospitals and universities with the money—thereby they acquired merit, great titles and exceeding fame in the land.

But we have much digressed from our story. The Portuguese clerk who had the *entrée* to Ramon's rosy bower piloted us up a narrow and evil-smelling staircase; when we reached the landing, an old Chinaman peered at us through a small square grating let into the door, and after a whispered word he allowed us to pass into a brilliantly-lighted room. In the centre was a fan-tan table surrounded by some fifteen or twenty phlegmatic Chinamen and noisy Macacos, anxiously watching the game. Don Ramon, after giving us a keen look, nodded familiarly to our Portuguese pal, and ordered the players to make room; so down we sat, one-eyed Ramon, a disreputable-looking old ruffian, being the banker. He looked as pleased as his features would permit; for a heap of Mexican dollars, Japanese yen, local bank-notes and one or two silver watches showed that all went well with the bank. At Don Ramon's side sat a Chinese croupier, ivory chop-sticks in his slender fingers and two or three handfuls of glittering "cash" in front of

him. These counters were gilt copper coins with a small hole cut in the centre to carry them in strings; one thousand of them go to a dollar. On the top of this little pile of shimmering coins a bright metal cup was laid; this was removed as soon as the players had staked their money at the sides of the twelve-inch-square piece of metal, placed in the centre of the table and in front of the banker. Each side of this square represented number one, two, three, or four, and the sportsmen backed one of them, or a corner combination.

The money being all on, the grave-faced shroff removed the cup, and commenced the game by delicately inserting his chop-stick into the centre of the coins, separating them from the little heap, four at a time. The game was very slow, but as the number decreased the eyes of the gamblers dilated until the tense excitement was broken by some lynx-eyed Chinese player shouting that number one, two, three or four had won! If, for instance, four coins were left, the backers of number four side of the metal square received three times the value of their stakes, less 8 per cent, deducted by the banker for commission.

To a player accustomed to Monte Carlo the game seems dull, but the patient Chinaman will sit at it for hours; and when he has lost his last coin, down goes his clumsy silver turnip of a watch, and when that also is lost he slips away into the night and another Chino quietly takes his place. A Chinaman is a real good gambler and plays like a gentleman; although, as in the case of fan-tan, he knows very well that the 8 per cent commission is bound to get him in the end.

At the other side of the fan-tan saloon we saw, half revealed through pinky cheap lace curtains, a second room; and, while playing, we now and then caught sight of a petticoat or two. Into this saloon the gamblers would occasionally stroll to have a beer or a "sam-shu" (a Chinese drink distilled from rice) with the girls, to whom they would now and then give a dollar or two for luck. When we had had enough of fan-tan we went into this room, which was gaudily furnished with a scarlet carpet and cheap red velvet settees. Gilt mirrors festooned with artificial flowers adorned the walls, which were also decorated with huge brilliantly-coloured Japanese fans, and common

Chinese tapestry painted with blood-thirsty dragons.

At one end of the room was a bar, presided over by our young friend and fellow-conspirator Blanca, the other ladies consisted of three or four Chinese, and a Japanese mousmé or two. All were in their pretty native silken robes, hair scented, and elaborately dressed in black and glossy coils and adorned with hopeful orange-blossoms, faces painted a dead white, lips encarmined and eyebrows pencilled. There were also a few Portuguese nymphs in European dress, but above them all was Blanca, the sweetheart of the patron, who had reigned supreme until the introduction of the hated rival Perlita, who was also there, and whom we did not think so pretty as Blanca, although we may have been prejudiced in the latter's favour, she being, so to speak, on the staff of the bank.

These "niñas de salon" were all perfumed with the sickly-sweet odour of the apple-blossom, a scent which stuck to one's clothes for days. After being in contact with apple-blossom it was never safe to go to the Club until we were fumigated, for fear of unkind

remarks. It is a compromising perfume in China, and has broken up many a happy home. Blanca joined us and suggested that a little bubbly wine, being good for the house, would not be bad for us; she was pallid and shaky with excitement and wanted pulling together badly. So we bubbled, and the girls squeaked with pleasure at getting champagney wine, instead of the beer usually supplied by their Macao admirers—the bank paid all exes and we did them nobly.

When Don Ramon heard the cheery and unaccustomed popping he honoured us with his company, and after a bottle or two more, and a few whiskies (for Blower and I did not feel sufficiently bucked-up by the bubbly), we became quite a happy little family-party until Blanca and Perlita began to exchange compliments of the "hija-de-santa" sort. However, Don Ramon quieted Blanca by putting her on his knee, his one eye amorously promising her a suitable present for a good little girl later on; while Blower and I fraternally took care of Perlita.

Although we were getting on quite nicely with the ladies, we did not lose sight of busi-

ness or of Don Ramon, to whom we stuck closely, for it was getting near twelve, the hour at which the sergeant was due.

When the clock struck, Blanca looked at me in a scared sort of way, and jumped off Don Ramon's knee, who also rose to resume charge of the fan-tan table. At that moment we heard excited cries of "Hi-Yahs" from the Chinos, and "Los Pacos!" from the Portuguese, and the sound of the scuttling feet of the gamblers. In one moment more, McFarlane was through the fan-tan saloon and in front of da Cruz, whom Blower and I had grabbed at his first jump for the door. In a jiffy, with a cheerful click, the bracelets were on the wrists of da Cruz, and Mac said: "Ramon da Cruz, I arrest you in the name of the Queen for complicity in the Beltran Forgery Case." Don Ramon, after a few futile struggles, glared at us all, and then, his ugly and inflamed eye revolving horribly, cried in a terrible voice to trembling Blanca:

"Maldita mujer! me has vendido, cuando tengo mi libertad te mataré."

(Accursed woman! thou hast sold me! when I regain my liberty I will kill thee!)

Blower and I then ran Blanca into the room she had indicated to me during the evening, and there, sure enough, we found under the bed an old hair-trunk tied up with raw hide. After wrenching this open we dived into it, and there amongst da Cruz's frowsy garments we found two big bundles of $100 notes. We gasped with joy and blessed our Blanca!

Don Ramon, who was cursing us by all the "diablos" in his calendar and glaring savagely at Blower and me, had the pleasure of seeing those two bundles officially handed to Sergeant McFarlane by the representatives of the bank. He had also the joy of cursing the Chinese shroff who had grabbed the cash on the fan-tan table and whose departing pigtail was seen flying downstairs.

During this exciting scene the girls huddled together, fearing that da Cruz would wrench himself free; but the tension became relaxed when the sergeant led the way downstairs and the two policemen marched Don Ramon to gaol.

We then breathed freely, and Blower said: "By Gad! old man! we've done the trick properly! Let's have a drink! Won't old Crawford be pleased!"

Then Blanca and Perlita and the Japs and the Chinese grummets joined us in another bottle or two at Don Ramon's expense. The girls chattered about their next situations, and Blanca and Perlita resolved to start a little establishment of their own if the bank would put up the capital! Special terms to the staff! Blower and I on the free list!

When this pleasant little symposium was over we made our way to the prison to say "Good night" to Don Ramon, and incidentally to receive from the Inspector of Police his receipt for notes to the value of $15,000 more or less.

In due course Ramon da Cruz was convicted and sentenced to ten years' hard labour by the Chief Justice of Hong Kong; and the notes were given up to the bank. In summing up, the Judge was kind enough to say that as the forgery was so skilfully effected he hoped the directors of the bank would attach no blame to Mr. Jones; and this saved the skin and the job of Mr. Jones.

Omelettes cannot be made without breaking something—business cannot be done without making losses—but Mr. Jones the Juggins knew

very well in his little inside that he should not have given Beltran those notes.

After thus recovering nearly half the loss, the bank decided to spend no more money on the matter. The directors, at Crawford's amiable instigation, presented Lisboa with a gold watch worth one hundred guineas, suitably engraved with complimentary remarks regarding his zeal in the interests of the bank, etc. Thus the incident was closed and the loss written off.

A few months later, however, we learnt from a Macao Portuguese lawyer who was jealous of Lisboa and annoyed at the watch demonstration, that our friend had all the time been playing a double game with us. That his Chinese detectives had got on to Beltran almost at once—and that he and they had sent him ninety miles up the river in a sampan, dressed as a Chinaman, bleeding him of the bank's money for their and Lisboa's benefit.

When the notes were nearly gone, they cut his throat and chucked him into the Yellow River—so the poor devil did not get much fun out of his exploit, and he has doubtless since realised in a climate even warmer than Hong

Kong that "honesty is the best policy." Had he sailed with the Peruvian skipper he would have been quite all right, and I can't make out why he did not.

Now the question remains:

When we interviewed "la Dama de la Buenaventura," was the scheme already matured in the mind of Lisboa, and if so, did she telepathically divine his thoughts?

Quién sabe?

CHAPTER VIII

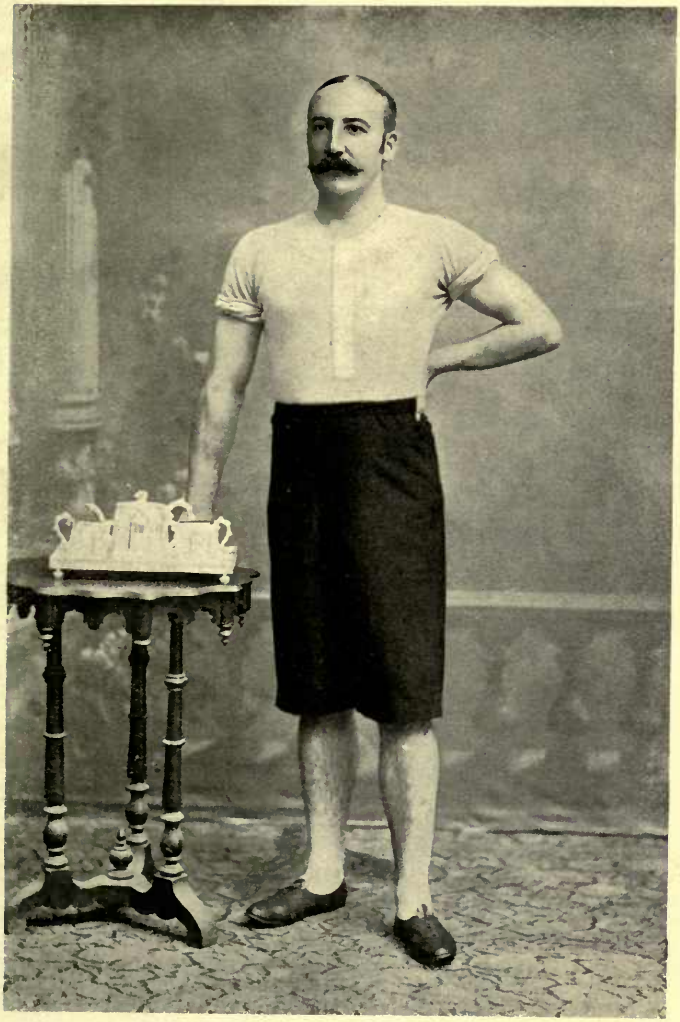
SNIPE AND A BUFFALO

THOSE sportsmen who have wandered east of Suez are aware that the best shooting in the way of small game is found in the paddy-fields near Penang, where the little bird with the long bill abounds. Not only does the zigzag flight of the snipe give most excellent sport, but the little brown chap makes splendid eating; the trail of the snipe is a great delicacy; and much better than the trail of the serpent.

The place where you get the best curry in the world provides also the best snipe-shooting: for Penang is in these respects a Paradise for the gourmet and the sportsman. There is also excellent snipe-shooting in the Philippines near Manila; twenty or thirty couple being an ordinary three- or four-hours' bag on a Sunday morning in the paddy-fields of San Pedro Macatí.

In China also we had pretty good sport. When we youngsters could leave the office we would hire a steam-launch, say, on the Saturday afternoon, take with us our Chinese boys and Ah Fong, the cook, a few "comestibles," and also a few little sticks of dynamite for fishing purposes (don't be horrified, most noble sportsmen!—we all did it, because "in mare sunt multi pisces.") When we reached a certain quiet bay we knew of, some twenty miles from Hong Kong, we would anchor our launch; put on our bathing-suits; drop into the dinghy, have a swim round and some cherry-brandy; and then go a-fishing with our little bits of dynamite tied to sticks of firewood, with a foot or two of fuse attached. Having lighted the fuse, we would chuck it far away from the boat; then lie on our oars holding ready little rope nets, tacked to the end of long bamboos. When the explosion occurred, lots of fish came stunned to the surface, and these we used to rake in for chow-chow.

Some funny rummy-tummy coloured Johnnies of weird shapes used to turn up from the depths; literally turned up! but they all went into our nets for Ah Fong. On one



A VETERAN SPRINTER
Winner from scratch of the 120 yards Veterans' Race in 13 2/5 sec. Hong Kong Athletic Sports, 1890

occasion, our dinghy kept drifting nearer and nearer the dynamite, which smouldered but wouldn't go off. When we were nearly on top of it expecting at any moment to be frightfully shocked (we were too paralysed to pull away) one of our pals in the boat—a nervy chap—dived overboard in a mortal funk. Then the long-waited-for explosion exploded, and, as usual, the shock struck downwards; so our dear old pal with the other silly fishes came floating to the surface tummy topside! We didn't cook or fillet him—just smacked him into life—then passed the cherry-brandy round! When we had gathered from the Pacific Ocean sufficient fish to keep Ah Fong and his "larn-pidgin" busy, we returned to the launch and in due course had a good fishy blow-out, with Cambridge sausages richly fried a lovely toasty-brown to follow. You can just fancy us; on a tropical night, our launch lying idly at anchor in a beautiful bay; the yellow moon as big as a balloon, the yacht heaving gently with the tide and smacking the little wavelets as they lapped her sides, patting her softly in the ribs. Now and then from the shore, or from above, the cry of a night-bird, or the

distant bark of a dog, would reach us; close at hand a fish would rise, make a little splash; then, after taking a look, round he would ripple in the moonlight, whisk his tail and then nip down to bed with Mrs. Fish.

No other sound except an occasional snore from the Chinese servants would disturb us. None remained on deck save my dear faithful Ah Fong, cook, butler, boy and general factotum, who was ever at hand to serve us silently on the slightest pretext with iced drinks in nice long-sleeved tumblers. We lay stretched out in pyjamas on long cane chairs, a cheroot in one hand and something else within easy reach of the other. No mosquitoes to bother us—no lovely ladies to talk prettily to—just old pals swopping chestnuts, and sleepily gazing at the misty paddy-fields two hundred yards away, which we were to tramp over on the morrow in search of the zigzagtic snipe!

O Ye Snipe and Little Fishes! Why can't we *always* remain young?

After quite a sufficient number of iced pegs,—for Ah Fong loved to see us happy!—we began to talk of our rich relations and our guns.

My pal Rivera, the Spanish Don, who had breathlessly joined the expedition at the last moment, not quite understanding what we were going to shoot, said he had brought his rifle. I said "Rifle! what for?"

Rivera's English was imperfect, but he loved to speak it; he replied: "Why to snoot the ship with, of course."

"Well, old man," I said, "if you can shipe the snoot, no, hang it! if you *shoot* the snipe with a rifle you must be top-hole! Ever done it?"

"O yees," he said, "always at 'ome in my coontry heap wild ships there!"

"Wild are they," I replied, "What made 'em wild?"

"Once they was do-mee-stic, now run wild," he said.

"How do you snoot 'em, shoot 'em, sitting down, standing up, or on the wing?"

"You foony man," he replied, "how for; no can do on ze wing!"

"What! don't your Spanish fly! your ships, shipes, sneeps, don't they fly?"

"How can floo," said Rivera, "if quad-ru-pedal?"

"What?" I said, "are they four-footed? How big are they?"

"'Ow beeg? no sabé, p'raps three foots high, p'raps three foots long—quién sabe? 'Ave got curly cachos, wot you call 'orns."

"Great Scotland Yard!" said I, "your ship, sneef, snipe, has got curly horns! What's the heraldic bird weigh?"

"I toll you no ees bird—no can wing—wing—he's quad-ru-peed! He's ship, moufflon!" Light dawned upon me. "Oh! he's a moufflon! Well, in that case he's neither ship, nor shipe, nor sneef, nor snipe. He's a silly bally old sheep like you——"

"That's wot I said first time, 'Ship'; you call shipe or snife, all the same moufflon, I tink. That's why for my bring rifle!"

The next morning we were up bright and early, and after removing the cobwebs from our eyes by an early morning plunge into the cool and sparkling sea we, with amazing appetite, tackled our breakfast and prepared for the business of the day—the slaughter of snipe. Guns on our knees, we then made for the shore in the dinghy, in our big mushroom solar-topees; having previously told the Chinese

servants to follow later on with the tiffin-baskets.

Each of us was loaded up with a hundred cartridges, and a flask of noble dimensions to provide against faintness. The usual little crowd of pigtails was waiting on shore to see what we were after; and when we wended our way towards the paddy-fields, one or two Chinese men with little children detached themselves from the crowd and ran off to await us later on. They had a horrible custom of sending their kiddies into the rice-fields with instructions to crouch down, and to bob up serenely as soon as they heard a shot, in the hope of getting a pellet in the eye or elsewhere. If, from the parental view, one of the little nippers had the luck to get one in the eye it was as good as a hundred dollars to the father. A few pellets in the sitting-down place were worth twenty-five dollars.

As we were not very flush in those days, we would bargain after an accident, like Houndsditch Jews, before parting. It was a cruel and unnatural way of making money, but the Chinese liked it.

Towards noon, when the day becomes stiflingly

hot, snipe-shooting is not easy, for the heat seems to rise from the earth in quivering steamy columns. The paddy-fields are warm liquid mud in which the young rice is planted. The fields are divided for irrigation purposes by little ridges about eighteen inches high and some six or eight inches in width. On this slight footing the sportsman has to walk, and he, of course, is continually slipping off the ridge up to his knees into the hot mud bath on either side of him. He generally does this at the critical moment when a bird has risen, with a harsh screechy note as if old Harry were after him.

After two or three hours of this sort of work the sweat would pour down our faces and blur our eyesight—the mosquitoes simply awful. It is absolutely true that one of our party, hot, sweaty, spectacled and flushed (having just missed a little Chinese boy who was looking for pellets), became so confused with the heat and the narrow miss, and the slithering off the paddy ridges, that he blazed away at a mosquito three inches from his nose, mistaking it for a snipe at twenty yards !

When we asked him what he had fired at,

he said; "I thought a snipe got up but it must have been a mosquito." I said, "Did you bag him, old man?"—and then he swore!

About one o'clock we were quite ready to chuck it and go for the tiffin-baskets. On the particular outing I have in my mind, we had told the servants to set the lunch under a fine big umbrageous tree near the roadside. This tree provided lots of shade, for its long leafy branches were only about six or seven feet from the ground. Under this refuge from the burning sun the boys had spread the table-cloth on the grass. We were delighted to see our noble Shanghai-hump and game-pie ready for an attack in force, also a few tins of *pâté de foie gras* and other little trifles to play with. After taking an appetiser from the quart bottle of ready-made cocktails Ah Fong had thoughtfully provided, we uncorked a few bottles of beer and, in muddied ducks and singlets, we squatted down and did ourselves jolly well!

About eighty couple of snipe lay alongside and we felt absolutely happy. With a sigh we reluctantly gave up eating and drinking, and

lay back smoking our cheroots, feeling that we didn't want to call the Queen our Aunt, and wishing we could suffer these hardships six days out of seven, and work only on Sunday—like a parson.

The funny man of our party—there is always a funny man—was a merry soul with an abnormally long body and abnormally short legs. The singlet which he gracefully wore outside his trousers seemed to accentuate his physical peculiarities ; he was a restless chap, and while we were lazily wishing we could consume more game-pie he fossicked around and eventually spotted, tied to a stake in a grass field across the road, a wicked-looking water-buffalo. To this animal he gleefully called our attention and promised us some amusement.

The water-buffalo in the East, during the rainy season when the roads are well-nigh impassable, is a most indispensable beast of burden. He will drag the heaviest loads through mud up to his belly; certainly he does it at a snail's pace, but he gets there. Although the water-buffalo, or carabâo, may be led by a little Chinese or Tagalo boy, he is dangerous to white men, for he seems to

object to our aroma. It is always a ticklish business to pass through a field where a loose carabâo is grazing.

We sleepily watched little Longbody doing his funny piece by jeering at the beast, and dancing like a marionette in front of him. Longbody's little legs hopped about while he flourished his fingers a few inches from the bull's eye. We became tired of his antics, and were thinking of taking forty winks when we were alarmed by a shout. Much to our horror we saw the silly ass twenty yards away, sprinting in a direct line towards us with the carabâo a short head or two in his rear. After a little partial paralysis we realised the imminent danger of becoming spiked like herrings on a toasting fork, so we jumped to our feet and clambered into those heavenly branches. Just as we Absaloms had all magically disappeared, Longbody flew under us, stupidly putting his foot into and spoiling the remains of the game-pie ; he stumbled, and the carabâo was almost on him ! The beast just missed our pal with his wicked horns ; but his skull caught Longbody exactly in the place where his singlet ended, and with an awful boost, chucked him ten

feet away into a dry leafy ditch, where he disappeared.

Luckily for us, the infuriated animal galloped on, bellowing and lashing his tail; while we, after giving him ample law, dropped from the tree like caterpillars. Watching fearfully from the corner of our eye for the return of the native we took a drink. Then we walked to the ditch, raked over the leaves, and found our little pal, jarred and bruised, but more frightened than hurt. He *was* scared! Well, we picked him up, ready to drop him again at a moment's notice, should the carabâo return; for none of us was a candidate for the Victoria Cross. We poured neat whisky down his throat till his back teeth were submerged; and when he had recovered asked him what the deuce he meant by trampling on the game-pie and decoying the buffalo to our tiffin-table! He apologised; said he was flying for his life and thought we might have helped him a bit, instead of which we cowards all disappeared up a tree!

This unfortunate incident put an end to our snipe-shooting for that day, so we told the boys to take all the stuff on board the launch

and cook us half a dozen birds apiece for dinner. As we were returning slowly down a lane, between adobe walls five feet high, leading to the water's edge, I went on some thirty yards ahead to speak to one of the servants who was carrying my gun ; turning a corner and out of sight of my party, I heard a rhythmic beat as of a galloping horse. Wondering fearfully if it were the buffalo coming after us I cautiously peeped over the wall and found, to my great relief, that the rhythmic sound was caused by an old Chinese woman cleaning rice.

I turned quickly back to my friends now rounding the corner and gasped, " Listen ! the carabâo ! " It was a cruel joke to play, for Longbody's funk was awful to see ; he turned all sorts of colours and, forgetting his wounds, ran for cover like a hare !

And so did the others ; all ran except one, for I bravely took another look at the old woman, who was still pounding away ; then, seeking my pals' hiding-place behind a broken-down house, I said to them :

" Well ! you *are* a lot of funks ! It's only an old woman cleaning rice ! "

Years after, only the other day, the writer,

on a dark winter's afternoon, emerging from a matinée in town, cannoned against a person. Mutual apologies followed, and the moment I caught sight of his face I exclaimed, in a flash of recognition :

" Hong Kong ! Water-buffalo ! "

He said: " That's me! Sports' Club "—and disappeared into the darkness.

It was Longbody, whom I had not seen since the incident I have tried to describe.

CHAPTER IX

THE SCENE IS CHANGED FROM CHINA TO CHILE

AFTER spending three years in the bank in Hong Kong I foolishly resigned my appointment to become a share pusher.

About that time there was great activity in the share market, and brokers were making ten times as much as a bank accountant. Things went pretty well with me for a couple of years until the Honourable Soapy Jim, a gentleman with exquisite manners, and a member of the Legislative Council, introduced and carried a local Act which made time bargains illegal. Although this modern Lord Chesterfield gambled freely in opium, he had religious objections to speculation in shares for future delivery.

This beastly Act of his ruined all the broker-wallahs, because share business on a strictly cash basis did not produce enough to pay laundry

bills. Some men were lucky to get back to their old jobs, others kept the wolf from the door by petty clerking, while many nearly starved. One kept himself alive by playing the piano behind a screen in a *maison de joie.*

None, however, I am thankful to say, committed suicide, which, by the way, became the fashionable custom amongst the distressed German brokers whom I knew in Valparaiso some years afterwards.

With vain regret I looked back at the excellent prospects I had deliberately relinquished, for snapping at the shadow I had indeed lost the succulent mutton chop.

Financially I was in a bad way, for some of my clients had cleaned me out; but there was still sufficient cash in the till to buy a second-class return ticket to London, so I sadly shook the dust of Hong Kong from my feet, and with a heavy heart and empty pocket made my way back to the old country after an absence of eleven years. I had come to the age of thirty-seven, and to the end of my residence in the Far East, for thank God! I did not have to use the return-half of my passage ticket, for which I got the cash after some

THE MERRY BANKER IN 1891, WHEN, STONY-BROKE, HE LEFT THE FAR EAST

difficulty and ten per cent off. Although my finances had become so small that a fifty-pound note would have covered the lot, my luck had not quite deserted me; for one evening at the Thatched House Club, where men from China and elsewhere foregather, I met Tom Forrest, an old friend from the East and inspector of my late bank. He, chatting over a cigar, told me that it would be of no earthly use for me to return to Hong Kong, for not even chicken food could be picked up there in the broking line. I mournfully agreed and sat silently smoking and pondering over what on earth I should do when my little bit of money had gone. He added: "I suppose you would not like a job at home, Jones?" I replied: "Why not?" "Well," he continued, "I hear that a bank in York wants an inspector; the screw is not large, but if you care to take that I am sure your old friend Howard would put in a good word for you." It was, indeed, a gleam of hope, for I longed to get back to the more reputable life of a bank man (compared to that of a kerbstone broker), so I simply jumped at the chance. I need not go into all the details—the anxious details I might say—attending my

application for the post. Let it suffice that, owing to the kindness of the General Manager of the York Bank, *I got the job*—although I thought I had lost it at the last moment when I was summoned to meet the directors in York, whom I found to be an ancient lot of venerable old codgers, the youngest rising about seventy-five. Mr. Methuselah sat at the head of the board-table and requested me to take a seat at the side of the General Manager. With a severe cough he gazed at me over his spectacles and said: "Have you ever been an inspector, Mr. Jones?" This was a regular poser, and I thought I was floored, but I wriggled out of it by saying most humbly and respectfully—awe and respect fairly oozed out of every pore of me—"No, sir," I said, "but I have been inspected so often that I can safely say I know the duties." That was received with a doubtful "Hum!" He then attacked me again (he was showing off, I think, to let the other directors see what a lot he knew). "It does not seem likely, Mr. Jones, but let us suppose that we appoint you to this most responsible post; what is the first thing you would do when you visited a branch?" I felt then that what I would like

to do at that moment was to bolt from the room, but I thought a bit and then said: "Well, sir, the first thing I should do would be to demand from the manager the securities payable to 'bearer.'" I jumped an inch or two off my chair when he, trumpeting like a rogue-elephant, said viciously: "Wrong, sir." Oh, Lord! I've lost the job, I thought! Still I proceeded, and in a small humble voice, said: "I am sorry. Would you kindly tell me what I *should* do, sir?" "*Make a dash for the cash*" —he said, looking round at his colleagues for applause. I coughed nervously, dropped my eyes and said: "I never thought of THAT, sir." Well, my humility so pleased Methuselah that he gave me the job. The silly old ass was absolutely wrong, and I was absolutely right; for what does a shortage of £50 in the till matter if £20,000 of "bearer" securities are missing? *But when you want a job you have to eat humble pie.*

Well, I not only got the job, but gave "every satisfaction." My severe but kindly chief, who also had been in the East, treated me as a friend, and I enjoyed many a nice dinner with Mr. St. Clair and his charming family.

After learning the ropes, he tried my metal by sending me a few days afterwards to Whitby to report on the business of a private old-fashioned country bank. The way I tackled this task astounded him. In ten days I accomplished a thirty days' job by working until one or two o'clock in the morning. My teeth were in that work, and gritting them! I said: "I'll learn 'em and show 'em what a man from the East can do!" This *tour de force* established my record so satisfactorily that really I did but little work afterwards.

Give a dog a *good* name and he can take it easy. (I'm afraid I rather give myself away now and then, but the truth and nothing but the truth adorns these pages.)

Ten months passed, when I received a startling letter from Mr. John Howard, asking me if I cared to go to Chile as assistant manager in a small bank in Valparaiso, the screw good and the climate healthy, etc. It is a funny thing that when a man has a job he can generally obtain another; but when a poor devil is out of one it's ten to one against him, efficient though he may be! *I* was on velvet, for my boss, when told of the offer, informed me that he was

authorised by the directors to raise my screw £100 if I would stay. I valued the compliment more than the money; for, to be quite frank, I found my work deadly dull after the exciting times I had experienced. To wait on the door-step of some little branch in Tyketown to demand the keys of the manager and then make a "*dash for the cash*"; and, later on, sternly rebuke the trembling junior for being three-halfpence short in the stamps, did not appeal to me.

So I went up to town to interview the nice old gentleman in Dundreary whiskers and a lisp, who was the Managing Director of the Bank of Tarapacá and London, Ltd., founded a few years previously by the late Colonel North. When he found out that my Spanish, although Britishy, was beyond reproach (I maintain, however, that my pronunciation has the true Castilian flavour, while *he* spoke the mongrel language of Chile and the Argentine), he said: "Well, Mr. Jones, anyone who is recommended by Mr. John Howard is good enough for us; you can have the post of assistant manager in Valparaiso, and your salary will be 'so and so,' with splendid prospects of your soon being the manager."

When he mentioned the screw, I looked at my watch, rose promptly from my chair, and said: "My dear sir, I won't waste your time or mine, I can just catch the one-forty back to York. Good-bye!"

He told me not to be in such a dashed hurry, and invited me to lunch with him at his Club, when we would discuss the matter of salary with the Chairman of the Board of Directors. He stood me a very nice meal, for he really was a dear old chap, and over our cigars I talked to the two of them and explained my views (there was no awe oozing out of me on this occasion). I said that I had no wish to go to a South American republic exposed to earthquakes, financial and otherwise, and risk my life in bloody revolutions, etc., besides I didn't know how long his little bank would last. In my present post my foot was on the solid rock in good old England, while no one knew what would befall me in Chile. He became rather ratty and said I needn't worry about his little bank—that Chile was all right, and wound up by saying: "Well, how much DO you want?" I boldly quadrupled my York salary and said, "That will do for the first year, the second

year £150 more, the third year £150 on top of that, and then if I like the country a new contract for a further three years, terms to be arranged to my satisfaction." The two of them stared at me in blank astonishment, for they had never seen anyone quite like me, so I laughed and said: "You won't find me a bad bargain, gentlemen. What's worth having is worth paying for." "Well," said Mr. Fowler, "you seem to be able to take care of yourself, we'll write you in a day or two. Good day."

On relating all this to my chief in York, he laughed heartily and said: "My dear fellow! You've opened your mouth too widely; unless they are idiots, they won't pay you *that* salary. I'm glad of it, for I don't want you to leave us. That extra hundred is yours, and I'm going to put you in charge of the Hull branch."

For once he was wrong; for by the first post I received a letter, saying my terms were accepted and when could I leave for Valparaiso? So I was hooked and booked, and only two days later, when it was too late, I was offered a better post in Sydney. It never rains but it pours, and my friends said I had the devil's own luck, which only proves what

I have already mentioned, that when you have a good post the world is at your feet, and your cheek is the knife that opens the oyster.

I remember an instance of a very able man, a banker looking for employment, who practically was offered £3000 a year to go to Australia. He gasped his astonishment and told the directors the salary was *too much*. Well, he did not know how to take care of himself, and lost the job! "If he can't take care of his *own* interests, how can he take care of ours?"—argued the directors. Well, I was never built like that.

In taking on my new duties I hadn't the faintest idea of what was ahead of me, nor of the work I had undertaken; but by reading the correspondence in London I soon mugged it up, and it seemed to be easy enough after my Eastern experience—quite elemental in fact. Get deposits at 2 per cent and lend the money at 10 per cent; bank rate in London, say, 3 per cent, so you can overdraw at head office and clear 7 per cent, if you cannot get deposits. All this is not quite so easy as it sounds, with a Chilian dollar varying in value from eighteenpence to eightpence—but I am not writing an essay on banking.

EL CRISTO REDENTOR

This striking landmark, erected by the joint Governments to celebrate peace between Chile and Argentina, is placed on the Andean boundary at a height of 12,800 feet. The figure faces Chile, and is blessing both countries

It did not take me long to master the exchange business, and I was not a bad bargain, for I made a pot of money for my little bank in a few years. As my trumpeter is dead, I must apologise for playing my own little instrument now and then in return for giving myself away so frankly.

But I am anticipating. I left my comfortable post in York with sincere regret, and again boldly sailed the ocean for 10,000 miles, to the Valley of Paradise (what a misnomer for dirty Valparaiso), where I arrived on the 20th August, 1893, two years after the revolution, when poor Balmaceda, the President, shot himself—a good man but a bit ahead of his time. Those who hounded him to death now revere his memory; *al burro muerto cebada al rabo*, which means that when a poor man dies of hunger and it is, alas! too late to bring him back to life, you try to pour turtle-soup and pints of port down his throat.

The voyage to Valparaiso by the steamer *Orellana* was a delightful one. Once across the Bay it is a fair-weather and sunshiny trip. The Bay itself is much maligned, for it has never treated me as badly as the Gulf of Lyons.

Then on to the pleasant Spanish ports of Coruña and picturesque Vigo, where you buy the cheap but attractive pottery and the coquettish Spanish fan. Gentle and beautiful reader, be warned in time! You must get a man friend to buy your fans for you. If you innocently select the wrong sort, and it is ten to one you will, for the naughty Spanish man with the insinuating manner forces the wicked and not the virtuous card on you, you will be sorry ever afterwards. You think you are buying for less than a franc an innocent, cheap, paper article depicting in vivid colours a bull fight, typical of Spain. Being so cheap and pretty, you perhaps buy and post on the steamer half a dozen to your girl friends. If you do, you will suffer the torments of the damned. Accidentally you will discover, by flicking the fans, days later, in the reverse way, that an erotic picture is revealed that will make you gasp in astonishment, blush all over a painful vermilion, and blind with fright your lovely blue eyes!

From Vigo we go to the port of Leixoes, where the port wine comes from, and thence to Lisbon—the place with the funny pavement

—and on to barren St. Vincent, where the cable boys live; and in five days more we reach beautiful Rio, which beats Sydney into a cocked hat. I know them both—the latter is pretty, but the former is superb, grandiose—stupendous mountains chucked by a giant hand into quaint shapes, such as the "Pan de Azucar," or Sugar Loaf. But my pen is not good enough, although it has just cost me 17s. 6d., to do justice to beautiful Rio; so I will pass on and tell the reader he had better go and have a look at it himself in one of the comfortable P.S.N.C. or Royal Mail boats.

I will not drag in here that old story about the long hotel bill, amounting to so many thousands of reis that the alarmed passenger thinks he is ruined for life, although a sovereign pays the lot. It is true that the Portuguese, in speaking of their cavalry, count their horses by the number of their hoofs, which are usually four, so that a hundred nags become four hundred. The Portuguese are very fond of titles, can't do without them. One chap who arrived in Lisbon from Brazil, for want of something better, had his cards printed as follows: "Senhor Dom Jose de Braganza—Ex-Pasajero

de primera clase R.M.S.P.C." (ex-first-class passenger by the Royal Mail Steam Packet Company).

From Rio to Pernambuco, and on to Bahia, where the pipless oranges come from—they are called "Navels," or umbilicals, I believe, and are very luscious, the finest fruit in the world—when you are sucking a "Navel" you are on to something good. Thence up a beautiful river to Santos, where the coffee comes from. This place was years ago a veritable death-trap, but is now healthy but hot, and there are a nice lot of English boys there—tennis and cricket go strong with rival teams from San Paulo. Then to Montevideo, the clean and broad-streeted city of fine banks and spacious plazas. The Uruguayan ladies, by the way, are famous for their chest development—no artificial busts (which pant passionately when a concealed button is touched) are required by these Junos, for nature has done the needful with a bounteous hand. Their opulent figures always remind me of that nebulous galaxy known as the "Milky Way."

Thence on to Punta Arenas (Sandy Point), the most southern city on the globe—of which

you will hear a great deal later on when I deal with Patagonia—and four days later to Lota, where we coaled. At this beautiful little place, where the richest woman in Chile had a lovely château and furniture of fabulous value and, better still, coal mines yet more valuable, I had an adventure. The skipper came on shore with me, and as we passed a dry goods store we observed two horses standing outside, saddled and bridled, their owners presumably shopping inside. I was naturally green to the customs of Chile; so when he said "Jump up, old man, let's go for a ride"—I nipped into the saddle and off we went, hell for leather, up the street to see the château and grounds of la Señora Cousiño. Ten minutes afterwards I heard the deuce of a clatter behind us, caused by two mounted policemen with drawn swords, shouting and galloping after us, and followed by a small crowd running behind them, all apparently in pursuit. The bobbies caught us and, grabbing hold of our bridles, wished to lug us off to the calabozo. I didn't like it at all, but my experience of these gentry in the Philippines had taught me how to deal with them, so in pure Castilian I apologised for our

error, and a ten-dollar note made it all right. Until the matter was squared I had a bad time, wondering what would be thought of me, the new assistant manager, being arrested for horse-stealing. The skipper was a silly ass, who ought to have known better, for it is stupid to play such idiotic pranks in a foreign country. However, all's well that ends well.

The day following, our ship, the *Orellana*, dropped its anchor in the Valley of Paradise, and there I saw for the first time the place that was to be my home for many a long day. It did not look so bad from the sea, but proved on further acquaintance to be a dirty hole. Two chaps from the bank came off to meet me, also tiny little wizened Juan, the head messenger, whose large, outstanding, bat-like ears twitched uneasily when the flies bothered him. The two sub-accountants who met me on board were extremely nice young fellows. One is, and has been for some years, a manager ; the other, poor chap, met with a tragic end in Sandy Point.

My new chief I found to be a most amiable man, but too good-hearted and trusting in dealing with Chilians ; his ingenuousness led

LA SEÑORA DOÑA SARA DEL CAMPO DE MONTT, WIDOW OF DON PEDRO MONTT

to my being installed in his place a few months after my arrival. I do not intend to weary the reader with details of banking—like everything else it is easy when you know it. Let it suffice that I did not prove to be a bad bargain, and that at my instigation the bank opened many successful branches, and so forestalled the beastly Germans who were already trying to poach on our preserves.

The nice old gentleman at the head of affairs in London treated me very generously, and in a few years I was given the post of head cook and bottle-washer, signing myself "General Manager and Inspector." His death was a great blow to me, for I did not care for the new régime, although it has since proved most successful under its present able administration. So with the resignation of my post I will bring this chapter to an end.

CHAPTER X

PATAGONIA PATTER

OWING to Darwin, ninety-nine persons in a hundred believe the Patagonian part of the world to be a desolate, depressing, dreary and down-hearted region, decorated with cheery names such as Port Famine, Last Hope, Useless Bay, Desolate Harbour and so forth.

When they hear of Tierra del Fuego, the Land of Fire, they associate this prosperous island with nothing better than rancid savages, whose nightly fires gave it its mysterious and romantic name.

The only time I saw and smelt this degraded type of humanity occurred some years ago when I was in Glacier Bay, passing through the Straits of Magellan.

Our mail steamer slowly threaded its way through the hundreds of blue and sparkling icebergs, broken off from the glaciers by the

rays of the sun in quaint and fantastic forms, imitating cathedrals and Gothic castles, swans, men-of-war, public-houses, et cetera.

It was a charming sight, for the morning was cold and bracing, bright and sunny, and with a warm fur coat one was glad to be alive. After watching the majestic albatross circling over our ship but not moving an eyelid or a feather of its fourteen-feet wings, we descried an Indian canoe putting off from shore ; when it came alongside we found its occupants were two young women and a man, all shivering round a fire in the boat and absolutely stark-naked. By the sign-language our skipper gave them permission to climb on board to trade their sea-otter skins for square-face gin and tobacco, but their effluvia was so overpowering that we had to fly to the smoking-room for shelter and liqueur brandy, while the quarter-master hustled them over the side, into their canoe, whence they jabbered away at us in monkey-like ejaculations impossible to understand, except the words *tabac ! tabac !*

These filthy savages are copper-coloured beasts with black matted hair, whose nits and generally active insect life give them, in their

bored moments, plenty of industrious amusement. They live on fish-offal, hence their marine aroma ; unless you had a very bad cold in your head, you could not miss them in the dark at fifty or sixty yards' distance. The women were disgusting objects and absolutely no class ; their breasts seemed to have no interest in life and hung flaccidly below their knees, for the poor things knew not how to improve their figures with a straight-fronted corset.

In exchange for a bottle of gin, a sailor withdrew for me from a smelly neck a valuable necklace made of small shells and lobster-claws strung on a bit of dried fish-gut. After being fumigated in the engine-room, this precious adornment was filched from me by a lady passenger who wished to treasure it as a curio. She wore it proudly and smelt fishy for days.

Some thirty-five or forty-five years ago, a highly respected pioneer of Patagonia, Mr. Henry L. Reynard, placed a few hundred sheep from the Falklands on Tierra del Fuego and the adjacent mainland as an experiment, for the purpose of ascertaining whether the natural grasses of those unknown regions were

A TEHUELCHE INDIAN AND SQUAW
This Patagonian was measured by Mr. Stanley Wood at Mount Aymond and found to be over seven feet

suitable to sheep. So far as the nutrition was concerned the result was satisfactory, and other men soon followed the footsteps of the bold pioneer, for the Falklands were already fully stocked and overflowing with surplus animals. In those days there was no method of dealing with mutton except by eating it. Sheep were grown for their wool and only grease was utilised as a by-product.

Although the grasses provided good feed, these farmers had to struggle with the frequent raids of the sporting Patagones Indian—the man with the big feet (Patagon means "big-foot") whose stature corresponded with his feet. These fine hunters soon discovered that the white man's mutton was less stringy—more toothsome and more easily caught than the *guanaco* (a long-necked deer). What with the depredations of these Indians and those of the packs of hungry dogs of all sorts, colours and sizes—mastiffs—big Danes—and French poodles, all having escaped from sailing-ships and wrecks and then living the simple life of free love, mixing the breed *à discretion*, the pioneers had a rough time; for in addition to these troubles they had to contend with severe

winters, which in those days meant a barometer marking 50° or 60° below zero.

The reader may now remark *sotto voce:* "What on earth is the merry banker doing in Patagonia amongst the sheep and the guanacos?" So I will explain that as inspector of the bank it was my pleasant duty to visit our branches at Punta Arenas and Gallegos. The former is now an important Chilian town and the head-quarters of the sheep-farming industry —Gallegos is a small town in Argentine territory, situated about 160 miles from Punta Arenas; it also lives on sheep. The easiest method of travelling between these branches was by way of a horse, so I with my secretary rode many times from one place to the other. Never have I spent so happy a time as when cantering over the plains of Patagonia, which are not unlike our Yorkshire Moors. For two days I have ridden across these vast Pampas without meeting a soul except perhaps a solitary shepherd and his dog, trotting beside the pony. Can you, my dear friends from the East, or poor chaps in stuffy London, imagine a freer or more glorious and manly life than that of a Patagonian sheep farmer?

Shut your eyes, and think of yourself with a good nag between your knees going at an easy canter over the soft and grassy Pampa with a cheery pal and a big flask; or better still, with a good-looking farmer's daughter riding man-fashion at your side—the secretary at a discreet distance in the rear. A cool breeze blows her pretty curls about and flutters your gaily-coloured poncho behind you as you sit lightly on the big sheep-skins of your Falkland Islands saddle, listening carelessly to all the news about the latest engagement and the prospects of a good lambing season for the engaged couple. Above you a turquoise sky and a brilliant sun, below you blue lakes, soft turf and sparkling streams—on the lakes and rivers black-headed swans and pinky-winged flamingoes, geese and ducks galore and now and then a jacksnipe.

Small foxes play about you like kittens, and ostriches leg it away a hundred yards ahead of you, their long necks stretched out and their wings lightly lifted to help them out of the danger zone. One day we chased a brood of young 'uns which were about the size of turkeys, and, as we potted at them with our revolvers,

the beggars doubled and turned like hares while we screamed with laughter. It was great fun, but we had to desist for the sake of our horses, as they had to travel a hundred miles that day and there was no chance of changing our mounts.

The life I have feebly tried to sketch so enchanted me that a year or two later I became the noble owner of many sheep and much camp.

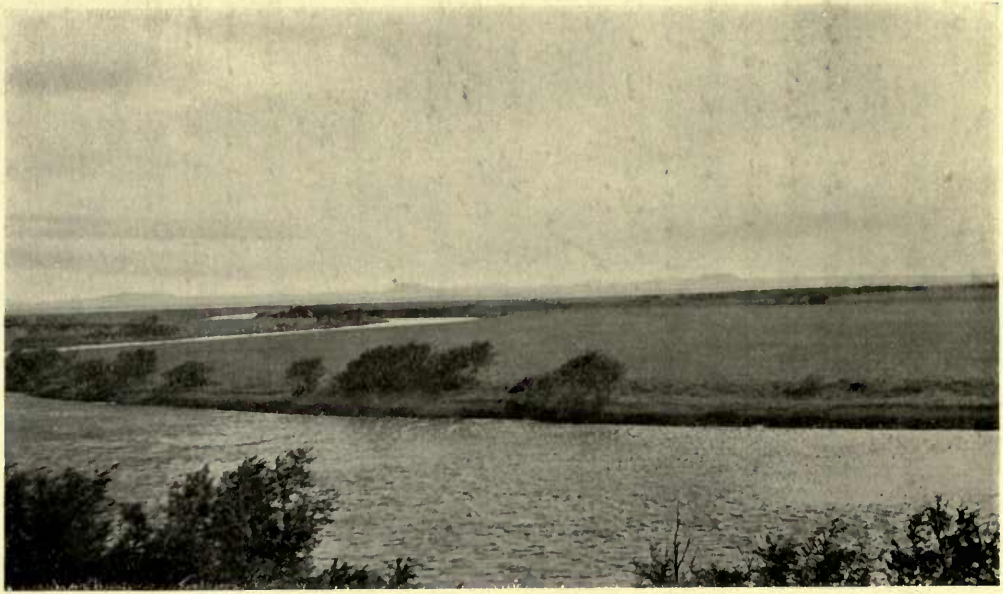
When I state that it required a long day's ride to get across my little patch of grass its size may be guessed; to be precise, there were sixteen leagues of it. In the middle of what was my camp, there is beautiful Lake Walter, named after the writer by Charlie Henstock, a farmer, who one lovely Sunday morning performed the baptismal ceremony with due solemnity and a bottle of champagne. The lake is a bit bigger than the Serpentine, for it is nearly five miles long and two across. In official Argentine maps relating to land in that district the lake is duly inscribed in my Christian name, so that is all right. Henstock and I and our party after drinking a bottle to our noble selves rode gaily back to *almuerzo* (twelve o'clock breakfast), as fit as fiddles and laughing

about "Lake Walter," and no baby at the baptism!

I am sorry to confess that, for the sake of filthy lucre, I afterwards foolishly transferred my interests in the farm to a limited liability company, and have regretted it ever since. The only excuse I can find for myself is that from the very start I was handicapped by incompetent managers, who did their best to ruin me and a fine property. I am glad to add, however, that the right manager has turned up at last and the farm, which is now in the hands of a very smart syndicate with no sentiment, is earning 50 per cent dividends. I have already said that all the Southern Patagonian camp has in recent years been taken up, and what was worth fifteen or twenty years ago three or four hundred pounds a league, cannot now be bought for ten times that money. With greasy cross-bred wool fetching fifteen, sixteen or eighteen pence a pound, a league to-day could not be purchased for £5000. Some years ago the Chilian Government, in the interest of a certain gang of Scotch and Chilian land-grabbers, stupidly sacrificed at a public auction, which was packed to the roof by the gang I

refer to, most valuable grazing grounds in Ultima Esperanza for less than a twentieth part of their value. To speak of a more savoury subject than land-grabbers, of whom, by the way, I could say a great deal, all those hearty red-faced Scotch and Berkshire chaps in fishermen's jerseys whom I used to meet in those happy days are now rich men, and well they deserve it. For in the old days of hard winters, with wool at sixpence or sevenpence a pound, and money owing at ruinous interest to the rascally storekeepers in Punta Arenas, they had a tough time and had to stick it out through the dreary winter, when the days became dark at three o'clock and the barometer fell to 50 below zero, and you could not get out of your shanty because of the snow.

Now they are able to take a trip home every year, and, while enjoying our English summer, chuck away in motor-cars and riotous living the thousands of pounds they know not what to do with. A large proportion of these good chaps started as gentle shepherds on £5 a month, but a great many of them had hard luck when a few years ago they were turned out of their farms in Ultima Esperanza by the clever



ESTANCIA "GLENCROSS" IN ARGENTINE PATAGONIA

The faint line of hills on the horizon is but half-way across the farm, which consists of 16 leagues of camp, and carries 45,000 sheep. These provide a dividend of 50 per cent. The river in the foreground is Rio Gallegos

machinations of the land-grabbers I have already referred to.

In Punta Arenas there are to-day many very wealthy men—if I were to mention figures I should not be believed. Perhaps it is as well not to go into the dingy past, or enquire too closely into the nature of the occupations they followed when they first arrived in the Colony. Nor would it be wise to ask them how they managed to get possession of all those leagues of land; so for the sake of the young generation, I will let sleeping dogs lie. The men I refer to are not Englishmen, I am thankful to say; although I know one or two Scotchmen who run them pretty closely. They have by fair means or foul grabbed the land and mean to stick to it, to "found a family," and so purge the past. They breed like rabbits with their procreative habits and their annual output almost equals the lambing increase; but owing to father's cleverness there is plenty of camp for all the kids, swarm as they may. So let 'em *all* come, and may papa and mamma continue the good work *con amore!*

My inspectorial trips were not all *couleur de rose*, for on one occasion I had a very pain-

ful experience in travelling from Gallegos to Sandy Point.

Having finished off both branches, I decided to return to my head-quarters in Valparaiso by the *Orita*, and travel with my old friend, Captain William Hayes. His steamer was due to leave Punta Arenas on the Saturday, and on the previous Monday I was waiting in Gallegos for a small passenger and cargo boat to put me into Sandy Point on the Thursday. However, I waited in vain, for the little hooker was nosing about picking up here and there a few bales of wool from the farms on the Rio Gallegos. On the Wednesday I determined to wait no longer but get on overland to Punta Arenas, some 160 or 170 miles away. No horses were available, and the only means of conveyance was the pony and cart which I had given the young Spaniard who was then managing the branch. So with a *peon* I drove off about two o'clock, intending to stay that night at a farm some twelve leagues away. Gaily we trotted over the rolling plains of grass, the pony going easily and well, and arrived at my friend's house at seven o'clock, in nice time for supper and a whisky peg. Mr. Allen, a giant of six feet

six and eighteen stone of solid muscle, offered to lend me a fresh horse in the morning and also his light two-wheeled buggy, and a peon to show me the track. After sleeping like a top and getting a good breakfast inside my forty-inch waist, we started at nine o'clock to make by seven Posada de la Reina, twenty leagues away. At twelve o'clock we pulled up (the peon was riding a white pony) to take a drink at my flask and eat the sandwiches the charming Mrs. Allen had kindly prepared for us.

It was a lovely day and we had everything to ourselves, for we had not met a soul on the road since leaving Gallegos. Sweet it was to lie on the grass and bask in the sun listening lazily to the two ponies cropping the turf. Well, we had to get on, so, knocking the ashes out of my pipe, I climbed into my cart, which, by the way, had two very high wheels, while my peon stuck an unlighted cigarette behind his ear, Pampa fashion, ready for the next smoke, and again we started. All went well until about three o'clock, and I saw no reason why we should not reach Posada de la Reina by six ; but hang it ! a fox jumped up under my horse's feet and scared him to death—the

pony dashed to the left up a little hill—the cart hung for a moment at an angle of 45° and then turned turtle; throwing me clean over the right wheel, and landing me on my tummy a few feet away, still desperately clutching the reins. The pony was frightened to death and tore the reins out of my hands, then bolted for his life, kicking the trap to pieces as he bumped and bounded over the Pampa. My peon did not know what to do—whether to look after me or follow the buggy, for all the wind had been knocked out of my riding weight of fourteen stone. When my breath came back I urged him to go after the trap and bring what was left of it to me—and I would remain there and await his return. So off he galloped and soon disappeared over the hill. Out came the soothing pipe and down I sat. There was the most lovely sunset and the most beautiful "arco-iris" (rainbow) I have ever seen—the bow reached right across the horizon and seemed so near that one could easily walk up it one side, then over the top and down the other side. As there was nothing to obstruct the view except the distant horizon, the glorious Pampa with its pure atmosphere is peculiarly

A FEW OF THE 45,000

TEHUELCHE INDIANS IN GUANACO SKINS DOING A BIT OF SHOPPING IN PUERTO GALLEGOS, ARGENTINE PATAGONIA

well suited for rainbow displays—at any rate I shall never forget that one.

An hour passed and no Pedro and no trap. I began to feel dubious about getting any supper, when at last Pedro came over the hill leading the pony in the buggy. It was a tremendous relief to see him safely back—I was once lost in the Pampa and had a rotten time. The poor buggy was in a lamentable condition, the pony had nearly kicked it to pieces, but the wheels, although cracked, were still serviceable; two or three planks had been driven out of the floor of the cart, the seat smashed to bits, but still the trap could get along gingerly. So Pedro cut me a stick out of a califate bush as a seat and I clambered into it. It was impossible to travel at a decent pace and we could not manage much more than a walk, and as it gradually became dark the difficulties increased. Pedro's white pony was of great assistance, because of his colour, and as the peon led the way I could just see enough of him to follow on. It soon became absolutely pitch dark—no moon, no stars, and I just had to follow Pedro's voice. My seat was most insecure, and every moment I thought we should fall to pieces

—it was damnably uncomfortable, but worse was to come. As Pedro suddenly pulled up his horse and mine bumped into him, I peered in front and saw what looked like the Atlantic Ocean—or the Black Sea—for it was as black as your hat. I said: "What is it, Pedro? where are we?" "Don't know, Señor," said Peter; "never seen it before—we must have got off the track!" "Well, what are you going to do about it, Pedro?" "Cross it, Señor!" replied the peon. "Not me, Peter, I shall camp out where we are." But Peter was a bold pioneer and wanted to see his girl that night, so he dashed into the inky water to try the depth and disappeared in the darkness, while I vainly struck matches to get a better view of things. His voice came echoing over the wash of black waters: "It's all right, Señor, I think you can do it—lam your pony like hell, and drive him into the lake—it's not very deep." I didn't like the job any better than my nag, but I obeyed orders (Peter had become the boss) and got the buggy into the water; a few yards' progress, and then down went the trap into a hole and the water came swirling into and over the trap, and I could

not see much more than the pony's ears, it was so dark.

The poor beast plunged about and I hung shivering to the bit of stick I was seated on. He would not go ahead, so Peter came to see what was the matter. "Give me hold of the reins," he said. He got them short and tugged at the pony's head while I whacked him in the rear. I saw horrid visions of myself chucked out into that inky water—my head and body buried in the mud at the bottom of the lake—my next appearance being in the shape of a lump of coal a million years hence. All these things flashed through my mind as I was nervously lamming the pony.

But at last, thank God! he got a move on and a few minutes later we were across the water and on terra firma. My! what a relief! I could have kissed Peter and the pony for getting me out of that hole. It was then darker than ever, and we had to keep striking matches to see each other; the worst was the inequality of the ground—a dip of two or three feet made one think you were over a precipice, and had there been any about we certainly should have been. Hours passed, and it was

not till one o'clock in the morning we reached the Posada — all shut up and black. We hammered and hammered at the door—at last a head was stuck out of a window, and the little Italian proprietor came down to open the door for us. The ponies were looked after, and very soon Macaroni had warmed up the Irish stew, got a bright fire going, and drinks and slippers out. It was real jolly, for it seemed to me I had barely escaped death; so we all sat together for an hour or so, having a real good time. I felt a bit of a hero, and in my gratitude to Peter forked out fifty dollars as a present; he would not take the money at first, until I said: "Pedro, my boy, in the middle of that lake I would have given you all the money in the world to get me out; take the fifty now, or in my cooler moments they may diminish to ten to-morrow."

I will finish this little incident here. I caught my steamer all right, for it was a day late, but I shall never, never forget those awful moments in the lake.

I came then to the conclusion (which I have never seen any reason to change) that I am *no hero*.

On my next visit to Punta Arenas, West, the local manager, and I were invited by Mr. A. A. Cameron to spend a few days with him in Tierra del Fuego. He was the able general manager of a very large sheep-farming company—probably to-day the largest in the world—controlling by lease or purchase about six million acres of land and owning some 1½ million sheep. In Tierra del Fuego the company held on lease, upon the usual generous terms granted by the Chilian Government to their friends who know how to work the oracle, one million hectares of camp—roughly, two and a quarter million acres. This land was and is divided into two sections, Useless Bay on the Pacific and San Sebastian on the Atlantic, the former under the direct control of Mr. Cameron, the latter managed then by Mr. Norman Wood. My colleague and I had an excellent time at Useless Bay, where there were snipe and duck and geese galore to shoot, and mushrooms by the million to gather, for the ground was literally white with them. Guanaco were getting scarce, but we managed to shoot a few, and altogether we had a ripping time in the hospitable hands of

our host and his charming wife and her charming sister-in-law, Mrs. Daly. To give us the taste of an adventure, Cameron, who is, by the way, a New Zealander, like so many of the men in Patagonia, suggested that he should drive us in his four-in-hand from one station to the other, and take lunch with Mr. and Mrs. Wood at San Sebastian. "Mind you," he said, "it has never been done, but if we succeed, you will be able to say you were one of the first to drive in a four-in-hand from the Atlantic to the Pacific Ocean." It sounded fine, and West and I jumped at the offer—I have forgotten to mention that a real good sportsman named Musgrave, a New Zealander and a great friend of Cameron's, made one of the party of four. The coach was driven up to the house by Cameron, and, as the horses were very impatient to get away, in we all hopped and off we went, waving our hands to the lovely ladies who stood at the porch amiably wafting kisses. It was a lovely bright morning, and in the highest of spirits we trotted and cantered gaily along. When we got to the *cururu* ground, the going was a bit bumpy, but we did not mind that.

To quote from a famous prospectus drawn up in Valparaiso by the writer in reference to his farm. "The 'cururu' is a species of mole and a splendid fertilizer, hence *cururu* ground is very desirable. A large part of this farm is of this class. Cururu is the Indian word for the little animal, the Spanish name is 'topo.'" Oh my! how I used to get my leg pulled about this moley beast. "How are the *topos* this morning, old chap?"—made me tired when repeated a thousand times. But the topos did the trick and made my prospectus so popular that I easily floated the company. I take off my hat to the topo!

In about four or five hours we reached our destination as hungry as hunters, and quite ready to get our teeth into the delicious lamb Mrs. Wood had ready for us—in those days the ladies, the wives and sisters and daughters of the farmers did practically all the housework and did it very well too, and were all the better for having something to do. After lunch we had a look at the woolsheds, and, at five o'clock, a cup of tea. It was about Christmas-time in the middle of the Patagonian summer when it is light nearly all night, so we were in

no hurry to start back. About five o'clock we bade our kind hosts an affectionate farewell and off we went again. All would have gone well on the return journey had not Cameron tried a shorter way—to "cut" camp; the new way being still more 'cururud,' the bumping was most trying and the pace became a painful crawl. The worst was yet to come, however, for right across our path was a dark, deep stream about twenty yards wide and swampy-looking on the far side. Cameron pulled the horses smartly back and said: "Now, Musgrave, mount one of the leaders and see how deep it is." The horse was taken out and Musgrave put it into the stream. He promptly went up to his shoulders in the water and I thought the game was up; but Cameron said: "Put him back again, Musgrave, that's all right." I gasped, "You surely are not going to drive into that, Cameron?" No reply from him, for he had already got the horses on to a good take-off place, and in we went, legs held up in the air to avoid the water, which was streaming through the coach, the horses straining and struggling, while Cameron cheered them on

with the most picturesque swear words in the Maori language—at least I presume so, for I had never heard anything so vivid in English. As I thought we had got safely over, something seemed to snap and we came to a dead stop. We had reached the swampy part and Cameron ordered us all to jump out to see what had happened. Up to our knees in mud, West and I watched the two New Zealanders making an examination, while the horses trembled with fear and excitement. Nothing seemed to be wrong with the coach, although our united efforts failed to move it an inch. Suddenly came an exclamation from Cameron: "Damn it, Musgrave, where's the pole?" He looked and we all looked but could not see it. "Where's the bally pole, Tarapacá?" shouted Cameron to me. He turned purple with rage when I replied, after feeling in all my pockets, that I hadn't it about me. It was a mystery how a twelve-foot pole could vanish into thin air; but Musgrave solved the problem by saying: "the swingle bar is broken, the point of the pole has been forced into the mud, and the harder the leaders pulled the further in went the pole. It is buried up to the socket and that's why

we can't see it!" It was hopeless for us to try and extract it—the next day it took two men ten hours to withdraw it broken in two—so we held a council of war and decided to ride home barebacked, there being a horse for each of us. Well, I am not *too good* a rider, even with the help of a saddle, but as a Mazeppa I am absolutely no class.

Time after time I slid off and really I never knew before what a sharp backbone some horses have—mine had one like a razor and wounded me sorely. We had twelve miles of this work, and West and I were pretty sick men when we reached home at eleven o'clock, the ladies wondering what had happened to us. They chaffed us frightfully, of course, about our adventure, which I would not have missed for worlds; for, painful as was its latter part and my latter part too, it was most exciting. When able to walk, we bade our kind friends a tender farewell—and so back to work in Valparaiso.

The delights of camping out are often exaggerated—at any rate they are much overrated when sleeping under the stars is an unrehearsed and impromptu episode, such as

the incident which occurred to the Gallegos manager and myself on my second visit to his branch.

I had already made up my mind to buy a bit of camp for myself as a little reserve fund, in case the directors should at some time turn nasty. I could then put on my hat, retire to my spot in the wilderness and politely tell them to go to Halifax. You never know your luck with directors, for a touch of liver in London may lose you your comfortable job in South America. By this time you will have noticed that I had learned a bit.

So my colleague and I took two or three days off duty to spy out the land in the region of the Rio Coyle, which excellent camp has, by the way, since become placarded with the euphonious name of Braun. In a few years' time you will not be able to throw a stick without hitting a Braun or a Blanchard, a Menendez or a Campos. Don Pancho and I made an early start and reached the farm of the genial humourist, McGeorge, in time for the midday meal. A sense of humour is a divine gift and Mac has it strong, but butting you off your horse is not the form

of humour I prefer. Mac did us very well, and we continued our journey, our object being to reach Jamieson's farm about six or seven, spying out the land on our way. Mac showed us the track to Jamieson's, and as my colleague was a bit of a *vaqueano*, and prided himself on being able to find his way home in the dark, I anticipated no difficulty.

However, the best-laid plans gang aft agley, and we went wrong somewhere. Don Pancho said I was not to worry, we only had to keep on the right side of the river and all would be well; but a heavy fog enveloped us and it was impossible to know our bearings. But he got anxious as the hours passed, and we and the horses began to get tired. My friend was alarmed at losing himself, and more particularly at losing *me*, his boss—thought I should sack him, I suppose. At last I said: "Pancho, old man, let's chuck it; it's past ten o'clock and we can't see our noses in front of us—we're travelling in a circle, so let's camp under a califate bush, for we'll never find Jamieson's house to-night." So we hobbled the horses—took off their saddles—unluckily English ones, not the Falkland Island sort with comfortable

sheep-skins—and made pillows of them. We had no rugs and no *ponchos*, so just had to lie down in our riding clothes and boots on the stony ground at the side of the califate. We had a dog certainly, a mangy greyhound, which we dragged on top of us to keep us warm, but the wretched animal kept trying to snuggle between us and was a dashed nuisance. As I had a touch of rheumatism in my right shoulder, and Pancho was troubled in the same way in his left shoulder, we cuddled up together in each other's arms shivering with cold. There was no material to make a fire with because the fog had made everything drip with moisture, so we had to stick it out with frozen feet. Every ten minutes we would get up and stamp our feet and throw our arms about like a cabman. Luckily we had our pipes, which were our only consolation—not even a flask had we. It was a wretched night and when the horses got away, that was the climax! As the long-expected dawn broke about four o'clock, and as the mist cleared, we saw the horses grazing not far off, and 200 *yards away* the house and buildings of Jamieson!

Pancho said he *knew* he wasn't wrong as we

made for the cook-house and its smoky and comforting interior. My! wasn't that coffee good and didn't we make the mutton fly! The cook, good man, asked no questions, but told us that Jamieson was away, but the Missis was in and would be up about six o'clock. When we saw signs of life in her house we went in and had a nice breakfast with her. "Why did you not come in last night?" she enquired. "Oh," I said, "we were a bit late, and as we bank chaps *are very hardy* we preferred to camp out rather than disturb you." *That* was swank on my part—well, we made tracks for home and Pancho begged me not to tell anyone we had lost our way and passed the night under a bush. I swore myself to secrecy as my *soi-disant* guide informed me the chaps in Gallegos would chaff the life out of him for losing his inspector.

When we rode up to McGeorge's he was in the yard, and with a merry twinkle in his eye he looked us up and down and said: "Well, I hope you found a nice big califate bush last night?" I was amazed, for how could he know? Then I thought that some peon from Jamieson's must have got ahead of us and

told him; so I said to Pancho: "It's no good, old chap, Mac knows; we can't keep our adventure quiet." "How on earth did you know, Mac?" I asked. "Know! why, one has only to *look* at you, *you seem more dead than alive.* Come into the house and let me pour some whisky down your throats to put a little colour into your haggard features. But *was* the califate a big one?"

We damned the califate, and that was the only time I have slept under the starry canopy of heaven in a fog.

I have always been quite content since then to *read* of these adventures when seated in a comfortable arm-chair. They are much more enjoyable *that* way.

Before bringing to an end my experiences in Patagonia, there is one incident which sticks to my memory like a burr, and will never be forgotten even if I live to be a hundred.

Dan Sutherland, a great friend of mine, originally a shepherd, told me the following story, which he seemed to think was not worthy of much attention, being nothing out of the way.

While shepherding some years previously

in the " Ultima Esperanza " region, he and a carter and three or four camp pals, shearers and shepherds, were boozing at a small pub in the wilderness—they had been a-goin' of it for several hours and the landlord had gone to bed after placing three more bottles of whisky on the table. So the men had the house all to themselves and the booze continued. All were very, very drunk when Joe the carter collapsed under the table; there he remained unnoticed until a shearer toppled over him. Cursing and lurching to his feet and taking half a tumbler of whisky, he said: " Mateys, Joe's deid ! " They hiccoughed and said with deefeculty: " If Joe's deid (hic), Joe must be buried."

They all stumbled out into the moonlight to the sandy Pampa, then got " palas " and spades from a shed and dug a hole a couple of feet deep. Joe was dragged out by the legs and dumped into the hole, then they all stamped the sand well down and bade him farewell. The little job over, they returned to finish the whisky.

When Dan Sutherland told me this horrible story so casually and carelessly I stared at

him in blank astonishment, "Get away, man!" I said, "don't tell me that yarn! Was he *really* dead?" Dan replied cheerfully, "Weel, I hae ma doots man, but we thocht he was deid. Maybe he was only deid droonk."

He continued: "On the afternoon of the same day Joe's boss came along and met us on the track. 'Seen Joe, my carter?' he enquired. We answered that we'd seen him and buried him! 'Buried him! What did he die of?' 'Booze,' we answered. 'Serve him right,' said the farmer, 'who'll have his job?'

And that was the last of poor Joe—no flowers were sent nor enquiries made. The men who planted him were not in the slightest degree uncomfortable, for they argued: "he micht ha' bin deid!"

A more amusing incident occurred to me when at ten o'clock one night I sought a bed at one of these wayside pubs in Patagonia kept generally by Austrians, "Sons of Vitches," or Italianos. I was very, very weary, having ridden over eighty miles that day. The Italiano proprietor showed me my room, and as he tugged away at my riding-boots and I wearily unbuttoned my breeches, I said: "Is the bed

clean?" "Tip top," he answered; "prime condition—it's only five weeks since I washed the sheets myself." "Good!" said I. "Who slept in it last night?" "Antonio, the butcher's man from the Colony." "And the night before?" "Oh! old Padre Fagnano," he replied as he left the room.

Well, I said to myself, my old friend Monseñor Fagnano looks clean, but I'm a bit off Antonio—let's have a look at the sheets.

I turned down the dark brown coverlet, squinted at the sheets, shuddered and put on most of my clothes. I slept on top of the dark brown coverlet with the hearthrug over me.

The latter, although full of fleas, seemed cleaner than the sheets.

Happy nights in Patagonia!

CHAPTER XI

EXPERIENCES, FINANCIAL AND OTHERWISE

THE preceding pages having pretty well exhausted my Patagonian reminiscences, I will return to Valparaiso and recount a few incidents which happened after I had put on my hat and said "Adios" to the bank. Investments which required watching (for *el ojo del amo engorda al caballo* —the eye of the master fattens the horse) prevented me leaving the country, so, to put in time, I tried my 'prentice hand at a little company-promoting and dabbling in stocks, varying this interesting work with a run home now and then. I knew a bit about Chilian exchange, and I had not been on the kerbstone in Hong Kong in vain.

A few years ago the South Sea bubble was reproduced in Valparaiso. Mushroom companies sprung up in the night, the soil was suitable, for the Chilians had tasted blood and

wanted more easy dollars. Dozens of chaps of all noses and nationalities left their respectable occupations to run about the streets with prospectuses of nitrate, copper, silver, tin, timber, flour, sheep and other companies. " Put your name down, old chap, for a hundred shares " was dinned into my ears as I was button-holed passing through crowds of these kerbstoners in Calle Prat. Every mother's son commenced to speculate in shares, for large sums were made. One Chilian fathead, renowned for his nutty clothes and crass stupidity, told me he had just made fifty thousand dollars. " How ? What in ? " I enquired. " I'm hanged if I know, old boy," he replied, " but I've got the money." " But was it in nitrate or tin or what ? You surely must know what the enterprise was ? " " No, I don't, and I don't care a damn either. Juan Clavo, the broker, told me yesterday to put my name down for a thousand shares and have a cocktail, so we went to the bar of the ' Sportsman,' where I signed my name to something and we had a drink or two ; this morning he brought me a cheque for fifty thousand of the best, and I'm off to Paris by the next

steamer." He really wasn't such a fool as he looked.

Well, when an ass like that makes such a haul it means good business for the broker boys. Fellows in banks and offices grinding along working hard and getting into debt on a salary of £250 or £300 a year became dissatisfied, and thought that by a similar stroke of luck ten years' salary could be made in ten minutes. So they went into the ring; some made money but, on the other hand, some too often found that for the rest of their lives they had a millstone round their neck and a dead horse to work off. Others chucked their decent jobs and started as brokers, for the only capital required in this business is a penny washing-book and a pencil, and sometimes with this modest equipment, an elastic conscience and plenty of cheek fortunes are made. There were in my time many bold performers in the Rialto of Calle Prat whose game was, "heads I win, tails you lose." By time-bargains they plunged in thousands of shares, and to the tune of hundreds of thousands of pounds in exchange operations. If when the due date came they made a "coup,"

what clever chaps they were! If unsuccessful they promised on paper to pay *cuando mi fortuna se mejore*, which day of better fortune never came to the creditors. No public condemnation or indignation was expressed, for the feeling in the breasts of creditors was, "*I* mustn't say much because I may find myself in the same boat to-morrow"; so there was no loss of social dignity or any question of being kicked out of the club. A day or two later, after a rest in the country, these noble sportsmen started the game again, for the people in Valparaiso have short memories. Such trifles as horrible murders, abominable crimes and fraudulent speculators are forgotten and forgiven before the sun goes down.

But, of course, there are many honourable men in Calle Prat whom I am proud to have known. Some of the companies were really good, especially those based on valuable concessions from the Government, but the difficulty was to find capable and honest men to manage them. It was easy to get the money to float the concern, but to obtain the men to run it was another story. I myself became a director of many industrial companies,

knowing absolutely nothing about the business. The promoters would say, "Oh, come on the board, old man; it doesn't matter a blow whether you know anything about it or not." So it is not surprising that many good companies came to grief.

It was not difficult to make money in those days, and although I hold a lot of wild-cat and worthless paper, I cannot complain, for there is still plenty of chicken-food left for the family and marmalade for the kids on Sunday. All is well that ends well—like the horse trained to live almost on one straw a day, so is the man who, when he begins to think he knows a bit, pegs out. I wonder what our *next* experiences will be? Shall we want to fly some sporting, pally angel for a sovereign?

One of the several enterprises which helped to turn my hair grey was the purchase for £20,000 of the beautiful place known as the Grand Hotel de Viña del Mar, situated about six miles from Valparaiso.

For the purpose of acquiring a cheap property and promptly turning it into a company while the boom was on, I rashly went into a business of which I knew nothing. The result

was disastrous, for I found myself tottering and stumbling in " una camisa de once varas " (a nightshirt eleven yards long and hard to get out of).

But the speculation tempted me, for I had nothing on my hands at the moment, and " cuando el diablo no tiene que hacer con el rabo mata moscas " (when the devil has nothing to do he kills flies with his tail).

I thought I had succeeded in floating my company, but alas ! owing to a most untimely slump in the share market and the impertinent interference of a Chilian individual of Jewish extraction, my native subscribers and the Jew got cold feet, and at the last moment went back on me. Not only did I lose my commission, but, horrid shock! I had to take four-fifths of the shares myself.

Truly a rotten business for yours truly, for I had the dashed hotel on my hands and a pot of money in it as well; so I was obliged by *force majeure* to become the Managing Director, although I was sick of the country and the people therein. I had hard luck in my managers, for I tried all sorts—Germans, Swiss, Chilians and English—but one after

UNA SEÑORITA CHILENA WEARING THE MANTO, "DE RIGUEUR" IN CHURCH

the other they all proved rotters and robbers. All made money for themselves, but dashed a bit of a dividend for me, although the business was a little gold mine for the shareholders if honestly conducted.

I used to grit my teeth and tear my hair because, even with a powerful arc-light, I could not find one honest man who would content himself with £500 a year and all found, without robbing me.

Even some of my noble colleagues on the board got their meat from the hotel butcher gratis and unknown to me, their Chairman! For six weary years this beastly business kept me in Chile. I loathed it all, but by great good luck I at last managed to sell out, plus a fair return on my money; but the worry had taken all the merriment out of me, and even now I shudder, and my face assumes the battered appearance it wore when I was contending with those damned thieves of managers.

One fellow, a German Schweinhund, skipped with all the knives, forks, plate, linen and bedsteads; and his successor, another Dutchman, said, "Ach! mein Herr, dere is nodings left; ze hotel from ze top to ze bottom you must

furnish, Ach!" The latter bounder was just as bad as the others, for he soon retired rich in marks to a small pub in Hamburg. There are no financial morals in South America, the Germans see to that; the more you pay a man, the more he delights in doing you. What a world we live in when we are innocents abroad!

Although the Grand Hotel de Viña del Mar gave me a great deal of worry there were a few compensations, not in the shape of being fed for nothing, but rather in the way of funny incidents, such as the following.

There came to the hotel a globe-trotter whom I will call Cranstone, a lawyer of considerable learning who had given up his professorship because it interfered with business. "If whisky interferes with business, give up business," *vide* advt. That was his trouble, but notwithstanding this lamentable weakness he had a most marvellous memory and was a most interesting man. He had globe-trotted for years, had been everywhere, had seen everything, and forgotten nothing.

As he stayed some weeks at the hotel I saw a great deal of him, for, besides being so entertaining, he was a splendid client of the

American bar—in fact, that department was far more congenial to him than the Canadian bar of which he had been so distinguished a member when he occupied the professorial chair of a well-known college.

Cranstone by dinner-time was generally "on the brink," and on those frequent occasions he emerged with difficulty from the "Comedor," walking with his eyes glassily fixed on the exit and his heels well down; once safely through the door, he would give a violent lurch and then be assisted to his room. As one or two nasty accidents had happened through his cannoning against the waiters and thus distributing the soup down the bare backs of the ladies, we told off a special servant to look after him and steer him quietly to safety. When he was in this condition he was silent and subdued, and gave no trouble so long as he could walk; in fact, Philip drunk or Philip sober was always a gentleman. Therefore the following incident was all the more painful.

One night he was exceptionally incapacitated, for we had been telling each other little stories which had gone to his head with disastrous consequences, so his servant had to lead him

out of the dining-room and put him to bed. But poor Cranstone was restless, and for some obscure reason wished to leave the room. On the return journey he stepped into the wrong corridor (they were all alike) and went into the wrong bedroom—these were also very similar; then he removed all his scanty underwear and looked under the pillow for his pyjamas which, of course, were not there. The professor walked about the room in a state of nature pulling open wardrobes and chests of drawers, and drunkenly emptying their contents on the floor until it was littered with filmy white creations with pink and blue ribbons, lace insertion, et cetera, but no manly pyjamas could he find. So he gave it up, and as the night was very hot, he, damning pyjamas, crept under the mosquito net and then went sweetly to sleep, rosy and flushed like a chubby child " in puris naturalibus."

The bedroom belonged to a blushing bride spending her honeymoon in Viña del Mar. While Cranstone was sleeping luxuriously in her bridal bed, she was chatting with friends downstairs who were keeping her company, for her husband was away in Santiago on

business and not expected back for a day or two. About half-past ten she cheerily said *Adios! buenas noches!* to her pals, and went gaily upstairs to dream of her ardent but absent hubby. She opened her door, turned up the electric light, then with her mouth open came to an amazed standstill in the middle of the room, as with startled eyes she gazed at the piles of her dainty lingerie lying about the floor! Turning her head slowly round she then tip-toed to the side of her bed, peered through the pink silk mosquito net and then screamed blue murder! She had seen the worst! What an outrage! What a shock! a strange man with nothing on desecrating her most holy of holies. No wonder she screamed until the whole hotel was roused, and the manager, a little French pocket Hercules, four feet tall and five feet wide, bounded up the stairs and into the room. He was a man of resource, for with lightning rapidity he whisked off a bath-towel, wrapped Cranstone in it (who was rubbing his eyes, thinking the house was on fire), put the professor over his shoulder and trotted off with him as fast as he could go to the right bedroom. Then the

little Frenchman had to quiet the bride who was in hysterics—nothing less would do than that the manager should telephone at once to Santiago to tell her husband to come to her by special train, and so on. When one of her lady friends promised to share the desecrated chamber with her she went to bed, and the hotel resumed its normal quietness at that hour. Of course, there was a deuce of a row next day when the husband turned up. The bride and he were both Chilians—he wanted Cranstone's blood, but the poor professor was so terribly upset that he never left his bedroom until ten days later, when he slipped out in the dead of night to go on board a steamer for San Francisco.

Even I was not allowed to see him, for he was so ashamed of his *faux pas*. He really was a "Sahib" and incapable of doing anything worse than take too many drinks, a venial offence.

This incident brightened me up for days, but neither Cranstone, nor la Señora, the bride. nor el Señor the groom, nor Monsieur Noël, the manager, could see the humour of it. Well! *I* did, and I daresay that even the

professor may now be able to raise a smile when he remembers it!

In the most casual and perfunctory manner I made a nice little bit of chicken food, by meeting a brainy and bustling little broker-man in Calle Prat. His breast-pocket bulged as usual with a mass of documents, and button-holing me, he said: "Tarapacá, please look over these papers and let me know what you think of them." He then bustled off while I went to my office and disgustedly threw the dingy and dog-eared documents into a corner, for I did not want to be bothered with more company-promoting and wished to leave the country and lead a more wholesome life at home. However, man is weak, and ten days afterwards I took the bundle to my very astute lawyer and asked him to look them over. A few days later he said that they were *muy interesante* (very interesting) and deserved all my attention. He added: "These papers represent a magnificent concession of fine grazing lands in Ultima Esperanza, Seno Almirantazgo and elsewhere, given to Don Fulano de Tal by a president of Chile for political services. The concession is granted

under the Law of Colonisation, and it stipulates that to obtain permanent possession of these lands a certain number of colonists must be planted thereon; but that is a little detail we can get over. I will send for Fulano and we will enquire how much he wants for his rights."

Don Fulano was an asthmatic, wily and wheezy, crippled old dog, who had been exiled to Punta Arenas for murdering a political opponent. While in the Straits of Magellan he was allowed full liberty, and therefore he roamed about and put in his time by exploration, thus acquiring an intimate knowledge of Patagonia and of lands which were then unoccupied and believed to be of no value, but which ultimately proved to be worth millions sterling.

We had many tough and tempestuous interviews with him, for he wanted cash down, while we offered him only shares in the company we proposed to float. When, after much palaver, I let him have a peep at three thousand clean dollar-notes he promised to put his signature to the transfer of his concession, but until his name was actually on the document he and I jointly held the notes. I released

THE LATE DON PEDRO MONTT, ONE OF CHILE'S MOST DISTINGUISHED PRESIDENTS AND PATRIOTIC SONS

my grip when his signature and *rubrica* were complete (no signature in Spanish or South American countries is valid without the *rubrica*). And that was the opinion we had of our friend Don Fulano! But the old fox did us later on; but that is another story—he is dead now, and it serves him right. I am sure there are no Patagonian frosts where he is, for he was an unprincipled old rip.

All his rights he transferred to us, and we decided to form not one, but several companies, commencing with that portion of the concession known as Seno Almirantazgo, bordering on the camp of the big sheep company I have already referred to. The flotation of this company was a huge success, for the public went mad about it. In half an hour the shares were all subscribed, and in a day or two afterwards they were quoted at $200, nothing paid up (see my supplementary chapter on Chilian Exchange as to the value of the dollar or *peso*). I and my friends held many thousands of them—and at that tempting figure we sold out, keeping a few hundreds for decency's sake.

It was well we did so, because a few months

later the shares dropped to nothing; for the company became involved in a lawsuit with the Government, who refused to confirm Fulano's concession, although it had been granted by a President of the Republic.

My able lawyer died, and without his brains we could not struggle against the insidious and subterranean intrigues brought to bear against us by others who in the end got possession of the Ultima Esperanza lands. Had Don Federico lived, he and I would have been multi-millionaires, but what does it matter? you can but eat one dinner.

I think that with this little disclosure I will bring my chapter to an end—the reader will have gained some knowledge as to how things are done in Chile.

CHAPTER XII

PETTY CASH

BY this time the reader will have formed a pretty good idea of me and all my works, for he has known me since I was nineteen, when I was as fit as a flea and as thin as a whippet. Alas! I am now neither the one nor the other; for to-day I might pass for a rubicund, well-nourished old colonel, with a bow-window and half-pay, but I shall never, never pass again for nineteen. Sometimes I feel that one hundred and nineteen is nearer my mark, but what is the good of repining? Every dog has his day and every lady dog has hers too, I presume, so one must take things as they are and try to grow old gracefully and not disgracefully, for what is pardonable in youth when the blood is hot is unpardonable when your head is as bald as a billiard ball or frosted with age.

Since I came home, after having practically finished my affairs in Chile, I have had the hardest job in my life, the job of doing nothing. A good many of my friends who are still in harness say they would like a little of my complaint, but they are wrong. The biggest mistake a healthy, middle-aged and active man can make is to retire simply because he need no longer work. Now, I had been used to the daily task for thirty years, and after I had resigned my post, I felt much as an old horse feels when he is released from the limekiln. Old Gorgon Graham was right when he said to his son: "My boy, when I retire it will be to the cemetery." Travelling is, of course, a great resource, and I have been all over the world, staying in many places, including New Zealand for a few months, to enjoy trout fishing on Lake Rotorua and Lake Taupo, where you get the "rainbows" up to ten and twelve pounds. But my best trip was to India, where I spent some delightful months in the Himalayas with my old friend Colonel R. H. Tyacke. It is just two years ago since I arrived at "Raisan," the bungalow of the Colonel and his wife, the famous authoress of *How I Shot my Bears*. He is one

COL. R. H. TYACKE, ONE OF THE FINEST SPORTSMEN IN INDIA. HE SHOT THIS 9-FOOTER IN KULU, 1913, AND IS SEEN SITTING OUTSIDE MY TENT ADMIRING THE KILL

of the best known sportsmen in India, and his little book, *The Sportsman's Manual* (kindly dedicated to me), is in every soldier's pocket, and is an invaluable guide to sporting officers who have but short leave. Perhaps the reader will pardon me if I tell him a little about my experiences in India, for this book must be filled up somehow. The most charming part of the trip came after leaving the beaten track at Pathankôt, about five hours by rail from Lahore. From Pathankôt to Palampur, seventy or eighty miles by motor-car, and after that one had to do daily marches on foot or horseback from Palampur to Kulu, some ninety-seven miles away. I and my party were supplied with all the necessary comforts in the way of servants and ponies, and we hired daily the necessary mules and coolies to carry our luggage, so the marches were most enjoyable. We found the much-maligned dâk ("dawk") bungalows, or rest-houses, very comfortable and cosy. After tramping ten or fifteen miles through the most entrancing scenery it was nice to talk over our march at the side of a bright fire, while drinking tea and feeling comfortably tired.

The following is an extract from my diary :

" *Christmas Day,* 1913. I received in my tent very early this morning a most kindly note from the Colonel, wishing me the compliments of the season and giving me another skin (the third panther he has shot within the last week) and the skin of a black bear killed a few weeks ago. In return I have written Mrs. Tyacke a note, presenting her with my pony Chang. She will be charmed, for the animal just suits her light weight. Had a nice five-mile walk this morning, it being a real Christmas Day, bright, frosty and sparkling. In the afternoon Henry B. called, and he and the Colonel and I went after pheasants. We had to cross the River Beas, so rode our ponies over to a little wooded island—H. B. got two birds and missed two—the Colonel had seven to his credit, besides three woodcock, while I secured one pheasant, thus just saving my duck. The ' manal ' is the most beautiful pheasant in the world—double the size of an English bird and with most gorgeous plumage.

" We had an excellent Christmas dinner, consisting of game-soup with plenty of port in it, a couple of capons and some York ham and

DÂK BUNGALOW AT DRANG, KULU

These Rest-Houses for European travellers are generally charmingly perched on an eminence overlooking beautiful country. The author may be seen taking his ease at his inn after a 16 miles march

a tender Calcutta hump, also a lovely Christmas pudding sent to our host by his cousin, a retired Colonel, aged eighty-one, who has sent him a pudding yearly since the Mutiny. I had two goes at it and a few glasses of Veuve Clicquot to keep it down, so it was a jolly evening indeed! During the day many Indians called with little presents of fruit to wish us the compliments of the season and incidentally to collect backsheesh. The little brown-faced children were a pretty sight, as, standing on the lawn dressed in their native gala costume, they shyly presented us with fruit and garlands of flowers. The girls have lovely eyes and, looking very kissable, we did the needful and gave them a few bright new annas with which they ran away delighted. These children become mothers when they are ten or eleven years old."

Extracts from diaries are a frightful bore, so I will just glance over mine and pick out the plums—if there are any. On one day I write at 8.30 a.m., 2nd December, 1913: "A most glorious Himalayan morning! A brilliant sun, crystal clear air, mountains and deodar forests covered with snow, temperature 45° F. To-

day was to have been the day of the great 'Honk,' or bear-drive; but it has not come off, owing to the illness of the Assistant-Commissioner, who was getting four or five hundred coolies together to beat the hills. Mrs. Tyacke presented me yesterday with the lucky-bones of a panther, which I shall have mounted as a scarf pin (these are two small loose bones like the merry-thought of a chicken, and are worn by the natives as a charm against demons and the evil eye)."

"*December 3rd.* We went for a walk with our guns to a charming spot alongside the rippling 'Beas,' which runs past the Colonel's bungalow. It is a real Devonshire stream similar to Waters-Meet at Lynmouth, and there are now plenty of imported brown trout in it up to six pounds. The place we went to is called Fox Marsh, because there is generally a fox to be found there. The Colonel shot a brace of woodcock and I missed a pheasant, but killed an otter (not the same shot), which popped its head out of the water at the wrong moment for him. I am sending it to be set up by Rowland Ward as a trophy."

"*Saturday, 6th December.* This has been

"THE FIERCE RAJAH *BEFORE* THE TOT"

"THE SMILING RAJAH *AFTER* THE TOT"

quite an exciting day ! We went for a pleasant walk beyond Fox Marsh, and on our return found the Commissioner of Kulu and his wife at the bungalow. He is a charming man and she is a charming woman. He is very keen on sport and has shot many panthers this season. During tiffin H. B. turned up, and a few minutes later in came good old Colonel Rennick and his wife, so we had a large and pleasant party. Mrs. Tyacke is a perfect hostess and no trouble is too great to please her guests. H. B., who is half Kulu and half English, remained after lunch and amused himself and us by photographing me wearing his blue turban and a panther skin. Two copies were taken, one as ' The Fierce Rajah,' before the tot, and the second one as ' The Smiling Rajah,' after the tot. (Curious effect of drink.) The day was finished by the Colonel cutting my hair, after which I did ditto for him, drawing tears from his eyes and swears from his mouth as the clippers tugged at his back hair. I heard him softly say ' damn ' several times, but he stood it like a man and a good soldier."

The Valley of Kulu is a remarkable spot. Many retired army men live there ; some grow

tea, some grow apples, and some grow children by cultivating the charms of the extremely good-looking Kulu ladies.

It is said that an active demon of a hard-up parson turned up in the Valley one day and insisted upon marrying the lot of them—they were all living quietly and comfortably in sin, but he wanted fees and got them. So now there is a fairly mixed lot of military fathers and nondescript mothers who proudly and defiantly shake their marriage lines in the face of any nosey-Parker who questions the legitimacy of the snuff-coloured kids running naked and unashamed about the compound. It is funny how white men degenerate in these Arcadian surroundings, for they soon drop into lazy native ways; whereas a hard-faced, flat-chested compatriot for a wife would have been their salvation, or, shall I say, a sweet, plump rosebud of a Devonshire or Guernsey girl, dimpled and smiling and as satisfying as junket or a jam roly-poly? There are both varieties—friends and fellow-countrymen! Choose the roly-poly—she is more comforting!

The Kulu natives have curious domestic customs. They pay various sums for their

"KEMTI," A PRETTY KULU GIRL, AND WIFE OF DEEN MAHOMMED, MY BEARER

wives, sometimes as much as ten or twenty rupees, but one of the ragged tatterdemalions of the Colonel paid the princely and unheard-of sum of two hundred and fifty for a very young one, thus putting himself into debt for life. The wives are always running away to other men, and the husbands are always running after them to get them back. Most men have a little bit of a field which the women cultivate, for the men think it "infra dig." to dig.

A certain Captain Z., a retired English officer, married to a Kulu lady, remarked to me: "Owing to the damned British Government I must not have more than one wife, so I can't get my grass cut!"

Men whose wives run away don't seem to bear the woman any ill-will; infidelity does not matter, but losing the woman's service on the land *does* matter. They are a practical people and don't bother about trifles.

On Sunday, the 14th December, great excitement was caused at tiffin by a coolie bringing in the news that a panther had been seen entering a cave situated about two thousand feet above the bungalow. The Colonel was away with Mr. Donald shooting "chikor"

(partridges), so a servant was sent off post-haste to bring him back, while the mem-sahib and a plucky lady friend rushed off with several coolies to see the mouth of the cave properly bunged up. I felt awfully lazy after lunch and did not believe the yarn, so I let them go on their own while I stretched myself on the sofa to enjoy an interesting book; but at the end of half an hour my conscience pricked me and off I sped hastily after them. I took with me a revolver and a coolie to show me the way, and after a terrific climb which nearly killed me I reached them at the cave. It was a long, narrow slit in the rocks some three feet high and four to six feet broad, and the coolies were busy blocking it with heavy stones.

I was absolutely done and frightened everybody by going off into a dead faint. My red face had become deathly white, my lips purple, while my forehead was bathed in cold and clammy sweat. As I tried to relieve my pumping heart and bursting lungs, I really thought my name was Popoff! The ladies were frightfully alarmed and did their best to restore me, but alas! there was no brandy handy (never is when you really want it!). At last, thank

THIS BEAUTIFUL PICTURE SHOWS COL. TYACKE'S BUNGALOW AT RAISAN IN THE WINTER. THERE ARE TEA BUSHES IN THE FOREGROUND, AND THE GLORIOUS HIMALAYAS IN THE DISTANCE. NOTE THE FINE DEODAR

God ! the Colonel arrived and brought me back to life with some whisky, and as I gradually came to, I felt ashamed of myself for making such a scene. The Colonel, of course, damned me for taking the hill too quickly ; he could go up it like a chamois, being six feet two and eleven stone, but what about me and my five eight and thirteen stone.

Well, the Colonel saw that the mouth of the cave was securely blocked and we all went slowly down the hill to tea. The next thing that had to be done was to make a trap for the panther—this is composed of a little kud, or tunnel, about eleven feet long, of very large heavy stones, and it is so narrow that once in it the panther cannot turn round to crawl back. At the mouth of the cave a strong, heavy oak door is suspended ; the animal is then left unmolested for two or three days until he is nearly starving, then a few stones are removed and the oak door is placed in position. Mr. Hungry Spots creeps out of the cave into the narrow kud, and doing so treads upon a string which drops the oak door behind him and prevents his return to the cave. Then the gallant Colonel comes gaily whistling up the

mountain-side with his cheroot, his eyeglass and a couple of coolies, one carrying his rifle. He then leisurely proceeds to the trap, pokes his rifle through the stones and it is then good-bye to Mr. Spots. The coolies then tear down the kud and sling the deceased on a bamboo, and the party jog merrily down the hill to the bungalow, where he is skinned and pegged out to have all his fat rubbed off with wood-ashes.

Some people say this is not sport, but what are you going to do with a beast that makes no appearance until dusk, when he slinks out of his cave to kill sheep, children and your pet spaniel !

One evening at dusk Mrs. Budd, a neighbour and friend of the Tyacke's, heard her fox terrier squeal in the compound ; out she flew and saw the pet being carried off by a panther. She made a dash for the dog, which the panther dropped, but when Mr. Spots bounded cat-like over her head, he tried to scrape her face with his cruel paw. He just missed his mark, but took some skin from the end of her nose. An hour or two after, her coolie came panting to the Colonel for a little disinfectant with which

to bathe the wound. She is a brave and resolute woman, but two or three nights later Mr. Spots returned and got the terrier!

By the way, when the Colonel shot the panther, "Spots" had worn all his claws away to nothing and rubbed a lot of hair off his shoulder trying to get out of the cave. The skin is at the back of my arm-chair, and I think I deserve it. "Panther" and "leopard" are synonymous.

I have no doubt that one of the pluckiest women in the world is Mrs. Tyacke, for although she is but five feet two and turns the scale at less than ninety pounds, she has shot single-handed some of the biggest bears in the Himalayas. She has brave Irish blood in her veins, but I have her assurance that she would sooner face three bears than one dentist.

If the reader would like to know more about Kulu I recommend him to buy *Kulu and Lahoul*, by Lt.-Col. the Hon. C. G. Bruce, M.V.O., published by Edward Arnold last year (1914).

In relation to what I have written I am now going to crib a little from Colonel Bruce's book, so that my readers may obtain a better idea of

Kulu from his experienced pen than from my blundering one.

I quote the Colonel as follows :

" As for Kulu, I simply yearned to travel there. It seemed to contain all I wanted—magnificent forests, which I love ; fruit, flowers, rivers, picturesque scenery, interesting people, and, of course, mountains. I had also heard of its quaint and curious gods. So Kulu it was and Lahoul as well, and they beat all expectations. My wife and I had a most gorgeous holiday ! "

" We also wished to make the acquaintance of the greatest authority in Kulu, Colonel Tyacke, and his wife, whose books on Kulu sport I had previously read."

" The colouring of the Kulu Valley is almost impossible to express in words. Artists should make it their own as they have so often done with regard to Kashmir. But, again I repeat, the Kulu colour is in a class alone, and this richness and brilliance gives a charm and character peculiar to itself."

" Besides Captain Banon and his family, there was an officer of the Frontier Force on long leave. Colonel and Mrs. Tyacke, too, who

COL. AND THE LATE MRS. RENNICK TAKING A STROLL ON THEIR FRUIT ESTATE (APPLES, PEARS, ETC.) IN BEAUTIFUL BAJAURA, KULU

have made their home in Kulu for many years, and to whom we are both mightily beholden for their many kindnesses, were very frequent visitors. They were living in a most charming châlet above the Dungri Forest, from which the views of the Hanta Snows were magnificent."

Finishing my cribs from Colonel Bruce I will add that I very nearly bought this Dungri Châlet, but it was too far from civilisation, and I neither wished to grow apples, or tea, or pears, or Kulu children. Before ending my very abbreviated account of this lovely trip, I wish to tender my thanks to Colonel Rennick and his most charming young wife, for all their kindness. Especially on one occasion when I left my Bond Street ivories in the soap dish of the Bajoura bungalow!

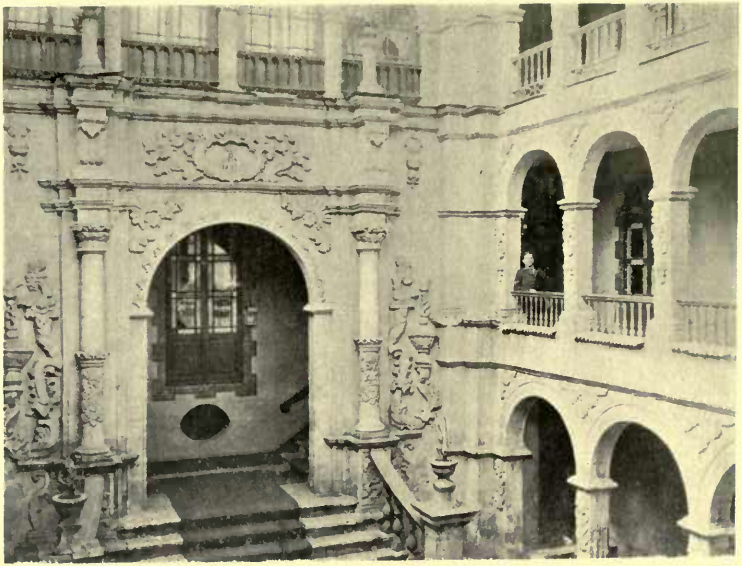
Good-bye! Happy Valley of Kulu.

CHAPTER XIII

BOLIVIA

WHEN general manager of the bank and in search of fresh fields and pastures new wherein to extend our business, I made a trip to the country Lord Salisbury wiped off the map. His Lordship's reason for making Bolivia diplomatically non-existent was told me by a Frenchman whom I met some years after the painful incident. It seems that he had been Attaché to the French Legation in La Paz, the capital of Bolivia, and was present on the frightful occasion when the President, Don Tabasco, grossly insulted the British Minister and the other representatives of foreign Courts.

To celebrate his Saint's Day, Don Tabasco invited the diplomatic corps to the Palace to partake of a swagger banquet. All the Envoys, Ministers and Attachés turned up in great force and gala costume, for Don Tabasco's feeds



THE PALACE OF DON TABASCO, WHERE HE ENTERTAINED THE DIPLOMATIC CORPS IN LA PAZ

were famous. Perhaps because it was a stag party the noble host and most of his distinguished guests got very tight. The President, I may add, even when sober, was a sulky brute, made up of an Indian mixture of Aymará and Quechua, but when drunk he was nothing more nor less than a blood-thirsty savage.

All went well until my friend, the Attaché, foolishly commenced to pull the President's leg by chaffing him about the little bit of French fluff recently imported from Paris. The fat was fairly in the fire when it was hinted that the lady, whom the guests had not seen, was probably only a third-rater. The host, losing all control of himself and foaming at the mouth, shouted: "*My* mistress a third-rater, you damned Cochon! I'll make you pay for that! On your knees and, *à la Française*, you shall apologise to Madame, and all the other grinning fools shall do the same or be shot *instanter*." Then he called up his Guard-of-Honour who stood handily by with fixed bayonets and loaded rifles.

The guests were aghast when he ordered his Aide-de-Camp to go to Madame's bedroom (two o'clock in the morning) and bring the lady

down asleep or awake in his arms and her nighty. Vain were protestations and apologies and expostulations, for in a few minutes the Aide came stumbling through the heavy velvet portières with a white and dainty vision in his arms. The vision was rubbing the dustman out of her sleepy but beautiful eyes while her long dark hair swept the floor. The Aide pulled up in front of the President and asked for further instructions. "Place Madame in a kneeling position on the settee with her back towards us—Bueno! now raise her 'camisa de noche.'" Then he harshly ordered her not to move from that position. The guests breathlessly awaited further developments, but they were not kept long in suspense, for Don Tabasco said, in a voice trembling with rage: "Now, Cochon, place yourself on your knees and reverently kiss Madame's back, or you will be shot." Well, the President could not have been much of a man of the world, or he would have known that *that* was no punishment to a Frenchman, for my friend gladly obeyed the order, saying: "Avec grand plaisir, mon Président," and kissed away until forcibly removed by the guard. The other guests

followed suit, some with gusto and some with indifference. The last person ordered to give the chaste salute was the British Minister, and then the trouble commenced, for, as representative of Queen Victoria the Good, he said he could not possibly do it, besides the idea was un-English and intensely repugnant to him. The President cried: "Kiss it!" The Minister angrily replied: "I will *not* kiss it!" The President shouted louder: "Kiss it at once or Madame will catch cold." But with true British grit the Minister stuck to his guns and swore that never would he kiss it. Then the soldiers were ordered to rub his nose on Madame's back—they could do that but they could not make him osculate, for he was a married and determined man! The President was mad with rage, because he could not make the brave British Minister obey the insulting order, so he sent Madame to her room and took other steps. Yelling his instructions to the Guard, he cried: "Take him out into the Patio, strip him, tar and feather him, then tie him on to a donkey with his face to the tail and drum him out of the town."

It was all done *au pied de la lettre*, and

that was why Lord Salisbury eliminated Bolivia from the diplomatic map.

My trip to Oruro, a city situated on a plateau 12,000 feet above the level of the sea and the commercial capital of Bolivia, was most interesting, for I was accompanied by Don José Walker, the Mayor or Intendente of Antofagasta, Alberto Longé, the local agent of the Banco de Chile, and Walter Burchard, the manager of the Potosi business of my great friend, Mr. Norman Walker.

Everyone of those companions has joined the great majority, although it is only a few years since we all joyfully left Antofagasta for Oruro, on business and pleasure bent, and as jolly as sand-boys. Norman Walker, poor chap, died without a bean, because he could not make a commercial success of his *llamperos*, or copper deposits, which in tiny green veins permeate the soft crumbling hills of Chuquicamata, not far from Antofagasta.

In New York I tried to float this business for him, but Guggenheim's would not give £50,000 then, although they have since acquired it and spent millions of dollars on it. Such is life! Alberto Longé died under a cloud.

ALTO ABOVE LA PAZ, GIVING A SPLENDID IDEA OF WHAT BOLIVIA LOOKS LIKE

QUIMBALETE, OR ROCKING-STONE, USED FOR CRUSHING GOLD-BEARING QUARTZ. BOLIVIA

Burchard did ditto, and good honest Don José Walker, a stout old boy, who used to walk up and down the main street of Antofagasta in a large sombrero, receiving the salutes of the public and puffing his big " cachimba," or pipe, (like the Englishman he was at heart) lost his post owing to the usual political intrigues of Chile, and soon pegged out; for, like Othello, his occupation was gone and, being diabetic, he slowly faded away, poor old dear. I have his meerschaum on my desk as a souvenir.

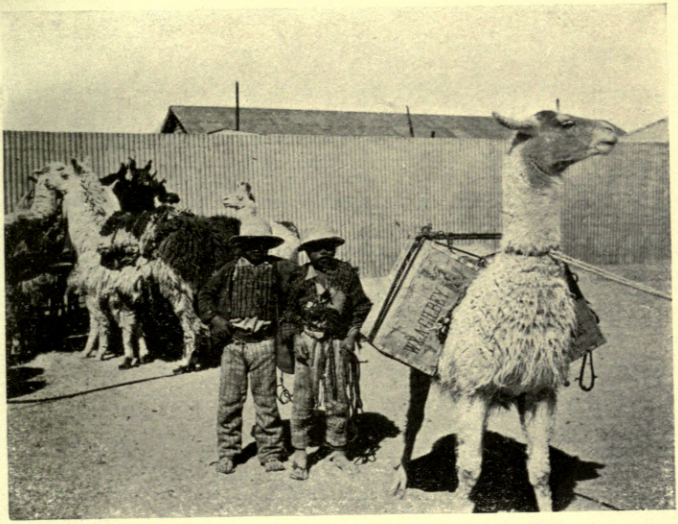
My party travelled " de luxe," for that well-known financial warrior, Don Julio Pinkas, then manager of the railway, did us proud by putting a sleeping-coach at our disposal; so with cook and servants and provisions for three days we gaily boarded the train at 7.30 p.m., after an early and cheery dinner together. In my time the journey took seventy-two hours, because we did not travel at night, but it is now done in two days. Deputations of natives, knowing the Intendente was on board, dropped in upon us at Uyuni and other stations with great humility and little presents of eggs, chickens and flowers. They would sit staring and speechless for half an hour until Don José

said: "Pues, hombres, vayan Vds no mas," when off they would solemnly stalk in Indian file. They were the dumbest crowd I ever struck, for their oppressive silence made me want to shriek.

I found the scenery *en route* most interesting, although my companions thought it tedious; but to me the marvellously clear blue atmosphere and the tremendous mountains were full of charm, while the herds of wild donkeys, vicuñas and alpacas, and the llamas with their loads and attendant Indians were all interesting novelties. We passed the shores of Lake Poopo, which is connected by the River Desaguadero to the famous Lake Titicaca, where Inca treasure of fabulous value is supposed to be buried, and after that we slowly threaded our way upwards through the hills to Ascotan, 13,200 feet, where you are given time to inspect the wonderful borax deposits. At that altitude I was a little distressed with the "Puno," or Siroche, for I could not even strike a match without puffing; but poor Don José was even worse, for he kept on gasping and cussing, and saying it was a mean and miserable God-forsaken country, for there was not even enough

OX USED FOR PLOUGHING BORAX ON CHILIAN FRONTIER OF BOLIVIA AT CEBOLLAR. THE ANIMAL IS BLINDFOLDED AND THE MEN USE GOGGLES, OR THEY WOULD BE BLINDED BY THE GLARE CAUSED BY THE SUN SHINING ON THE DAZZLING WHITE CRYSTALS

TRAVELLING IN EIGHT-HORSE COACH OR "DILIGENCIA," BOLIVIA



LLAMAS IN UYUNI, BOLIVIA

If an ounce over the proper weight is loaded on these transport animals they refuse to budge an inch until it is removed

air to breathe—puff-puff. He and I shared the same bedroom in the hotel and gasped all night like rival grampuses, but he won, the dear old boy! The big man in Oruro, Don Juan B. Minchin, a Cornish miner of great wealth in silver and tin mines, was most hospitable, for he gave us a gorgeous banquet and invited a dozen of the most beautiful Bolivianas to meet us. They were all as white as milk and had lovely hair and eyes. Talk about *flirts!* They knew the game from A to Z, and I, with some trifling experience, assure you that I never met so warm a lot as that little lot! It was only by the exercise of the most marvellous will-power that Don José and I reached home safely with our coat-tails intact, while our heads were all of a whirl as we crept into our own chaste little beds to dream dreams. The following day was almost as bad, for the girls were all over us, and the temptation to throw our bonnets over the wall, and stay for a fortnight was tremendous. Looking back upon it now I wonder that we ever left Oruro at all! I suppose it is the climate that does it! Well, I had to make my escape or get the sack; for business called me to Patagonia—a far cry from Bolivia—so after

five happy days we sadly said good-bye to the dear girls, who ran after our train, crying: "Come back soon!"—as they threw flowers at us. I shall never forget those charming women, whose generosity is unequalled, for they will do anything to make their friends happy. All they have is yours, and what more can a man want! *Que pais, hombre!*

CHAPTER XIV

MY FAREWELL DINNER

GOING back to my Chilian days I will conclude these truthful reminiscences by adding that when it became known that I had resigned my post in the bank and was shortly leaving for home to enjoy my "otium cum dividendis," my chums rallied round me and invited me to a farewell feed of about twelve covers at the famous restaurant in Valparaiso known as Bunout's. It was impressed upon me, the honoured guest, that, as so many of the invited ones lived at Viña del Mar, it would have to be a small and early affair, so that all could be home by about eleven o'clock. We sat down to an excellent dinner preceded by a dozen Chiloé oysters apiece, the nuttiest bivalves in the world, and from the soup to the savoury "boy" accompanied us, followed by black coffee and pousse-café and, in scarlet-and-gold cummerbunds,

corpulent "Coronas," whose holy incense wreathed above our foreheads in soothing and aromatic halos. Toasts were few but to the point, for no gas-bags were invited, and with the liqueurs the merry jest went round, all of us as happy as grigs without a care for the morrow; for most of those present were lively and irresponsible brokers who, like the sparrows, picked up an easy living on the street. These guests were men who, like myself, fought shy of the pious gang who were liars six days of the week, keeping the seventh day holy because there was no business doing.

One of the leading merchants of the unco guid radical-peace-at-any-price breed was, needless to say, not invited to meet me. He was locally and ironically known as "George Washington," being "facile princeps" in the lying line and able to give twelve pounds and a beating to Ananias. A story is related of him to the effect that when his sub., also an elder of the kirk, told him in tearful tones that a big shipment of nitrate had gone below to fertilise Davy Jones's locker, he breathlessly enquired what the cargo was insured for. Learning that it had been well covered with a liberal margin

A LOVELY LIMEÑA, WIFE OF MR. W. BRUCE DOUGLAS, THE WELL-KNOWN TRAVELLER IN BOLIVIA AND SOUTH AMERICA GENERALLY, TO WHOM I AM INDEBTED FOR MANY OF THESE INTERESTING PHOTOGRAPHS

for eventualities, he gleefully rubbed his hands and in his broad Scots accent "carlculated" the firm had made a clean profit of five thousand puns! He added that if God in His Goodness would only wreck the other three cargoes shipped also on spec, "the hoose would hae' a guid half year." "I think, Mr. Duncan, we can afford to send five puns to the Benevolent Fund as material evidence of our grateful thanks to this Divine Interposition of Providence on a falling market." Then leaning over his desk he said, as a happy afterthought, in his well-known voice, and pulling his features solemnly together to save his face: "Mr. Duncan, I hope the puir sailor laddies were nae drooned."

Is not this typical of the mercantile pillars of the kirk? Bag the insurance money first, and then think of the poor sailor-man at the bottom of the sea, whose widow and orphans are selling matches and bootlaces on the streets of Liverpool. Give me a straightforward, honest backslider who calls a spade a sanguinary shovel, rather than such bilious beans of the hypocritical, nosy, Nonconformist, long-lipped variety, with mutton-chop whiskers and flat feet.

The dinner—which we have forgotten in this further long and unnecessary digression—being over at a comparatively early hour, we adjourned to the Club to have a game of "snooker"; all painfully sober except one man, a dear old Chilian—Don Antonio—who beguiled me into a cosy corner, where he alarmingly developed a red and revolving eye whose gyrations made me quite giddy. Between hiccoughs and tears he told me a tale of domestic woe relating to the frailty of his wife. All I could do was to sympathetically murmur: "Don Antonio, old man, I would never have thought it."

The game of "snooker" proceeded merrily; under the benign influence of dark brown brandies-and-soda, marvellous shots were made—good old Watkins of the wall-eyes providing us with infinite amusement. When his turn came one eye glared at the red ball at port, while he fixed the other firmly upon the yellow on the starboard side, his object ball being the pink in the centre of the table. When we yelled "Play on the pink, Watkins," he snappishly replied: "That's what I *am* playing on." So we subsided, murmuring: "He's a wall-eyed wonder! One eye on the yellow, the other on

the red and all the time he's playing on the pink!" The harmony of the evening remained undisturbed until the moment arrived when we were horrified to hear the "puff-puff" of the last train to Viña del Mar passing the Club windows. As four of us lived in that pretty seaside suburb situated some five or six miles from Valparaiso, we had perforce either to walk home, or find a cab to undertake the squalid journey over the badly lighted and muddy roads, or sleep in town. The latter alternative was good enough for me, so I telephoned for a room at the "Royal" and advised the others to do the same—but no! they were determined to get home by hoof or by cab, or by a combination of both; so I felt constrained to mention cheerily that their obstinacy seemed to point to a want of conjugal confidence on one or both sides. No taunts, however, would move them, so having secured my own comfortable bed I gave up further attempts to dissuade them and gaily ordered supper for the crowd. We all sat down to enjoy a little "cold" collation in the shape of devilled-turkey with Tabasco sauce, tender red-hot kidneys on toast, melting marrow scooped in luscious lumps from generous

bones, topped up and settled with a sizzling Welsh rare-bit well peppered and Colman'd. As these hardships of an exiled life were ameliorated by an uninterrupted flow of cool and sparkling wine, we soon forgot the passing hour, the expectant wife and the waiting cab. The Suburbans' courage went up as the bubbly went down, and they resolved that on their arrival home "they would stand no dashed nonsense"; they would butt bravely at the missis standing on the domestic hearthrug in dressing-gown and Hinde's curlers, looking as tragic as Lady Macbeth. Yes, sir! they intended to appear as brave old rams rather than present themselves in the form of little lambs bleating humbly for forgiveness. The supper came to an end, like all good things, so we started cigars again and began to chatter of our athletic days and performances. I, an old L.A.C. sprinter and hurdler, feeling "corky," foolishly tried to demonstrate with a few chairs the correct method of flying hurdles in the "three strides and over" style. But alas! the intervening years, a well-padded bank chair, and whiskies-and-sodas too frequent to mention, had added unsuspected weight to my

butt-end; so in trying to clear the first improvised hurdle I rose inadequately to the occasion and came down an awful cropper amidst the chairs and cheers and laughter of the flushed onlookers. As they picked me from the *débris* I breathlessly assured them that in the long ago I used to rise at my hurdles as gracefully as a swallow at a fly, and top them with the ease of a red-deer clearing a gate on Exmoor. "Good old Tarapacá," they laughed, "but you can't do it *now*, old man!" With difficulty they restrained me from having another go to try and prove I *could*.

Then two of the party, also ex-athletic, fired by my intrepid example, squatted bumpily on the floor to enjoy a bit of cock-fighting. We provided them with sticks and chalked a ring round them, then the fun commenced! Purple in the face, eyes projecting crab-like, they vainly endeavoured with toes under the opponent's hinterland to shunt *his* butt-end over the chalk line. But their efforts were in vain, and apoplexy was imminent as we gazed at them with shrieks of laughter—even the waiters could not help peeping over our shoulders to see the fun, except one or two who took the oppor-

tunity to hide in the soiled napkin basket a few bottles of champagne.

The cock-fighters, having ineffectually exhausted themselves and broken holes in their socks, were helped to their feet and more drinks. Then a big Irishman, a most lovable chap, named Patrick, said he had never been " anny " good on the cider-path or over hurdles, but used to fancy himself a bit at the " catch-as-catch-can " game, and would not mind showing us how it was done ; so he invited to the tussle a very large Scotty—a peaceful citizen in normal circumstances. " Jock," says Pat, " let's try a friendly fall ; I think I can put you on your back, laddie." Jock had his doots, so off came their coats, and after circling warily round each other the two giants clutched in a death-like grip, and struggled and swayed about like leviathans until Jock slipped on a bit of banana skin and down he came, his forehead gashing itself nastily against the sharp corner of a table. Blood flowed freely and the drops pattered off his shirt-front on to the floor, marking his track as he was led to the lavatory to stop the bleeding. This sobered up the crowd, and, as we were calling for coats and hats,

one of my young sub-managers turned up from the South to bid farewell—another bottle or two were ordered to celebrate the event, and when I was introducing my friend to a Yankee-Irishman, who had, unknown to me, become sullenly and silently drunk, the latter dashed a glass of champagne violently into my friend's face. Percy coolly wiped the wine away and calmly said, as he replaced his handkerchief: "What did you say the gentleman's name was?" This unhappy incident broke up the party; the Yankee-Irishman was one of the three Suburbans, and the other two, Pat and Robert, promised most reluctantly to try and get him home in their cab. Saying farewell on the top step of the steep marble staircase of the Club the Yankee-Irishman's foot slipped, and down he went bumpity-bump, floppity-flop, first right side up and then wrong side up, gracefully reversing his coat-tails, until he landed on the doormat, thirty stairs below, where he curled himself up like a frightened wood-louse, swearing that that was where he intended to sleep. After great difficulty and many expostulations he was hoisted into the cab, which drove away with his feet sticking from the side-

windows (to cool his head, as he said), while Pat and Robert propped him up on either side. And "so to bed."

The next morning, feeling stiff but pretty good, I strolled into the city as "a gentleman at large" to have a look round. My feet involuntarily took me to the doorsteps of the bank which I had daily entered for so many years, and there I peeped into my old room to have a look at my successor in the manager's chair. An awfu' object met my eye! There sat Jock with a lump on his forehead as big as a cricket-ball—half his head enveloped in a towel—only one eye visible—a most disreputable-looking person to occupy the bank manager's chair! I said: "Well, old man, you *must* have been a-going of it last night!" As he painfully smiled I could hear the injured skin on his forehead crackle, as he enquired what I thought about the rate.

I replied: "Take my tip, old man, buy £100,000; I smell a fall in exchange," then gaily lighting a cigar I strolled on to the Rialto in Calle Prat to chat to a group of brokers; amongst them were Pat and Robert. Pat was adorned with a black eye, and minus a chip

from his ear ! Robert's nose was skinned, while his chin and cheeks had various abrasions and odd bits of sticking plaster casually dotted about them. I gazed at the two men in amazement. " Why, what in Heaven's name happened to you chaps last night ? " I exclaimed.

The story was painfully told, to the effect that half way home, when the cabby had to give his weary horses a rest, Pat and Robert and the Yankee-Irishman all got down. The latter, who had been speechless for hours, suddenly said, " I can wrestle too," and, jumping on to Pat's neck, he plugged him in the eye and then tried to chew his ear. He then let go of Pat and hurled himself violently on to Robert, who, although a good sportsman, was not a fighting man, being dotty on his feet. " Down quickly on your marrow-bones, ye ould divil," he enthusiastically cried (still thinking tenderly of supper), and saying, " I'll learn you," he, with great emphasis, drove Bob's nose into the mud and continued to rub it well in until Pat and the cabby jumped to the rescue and tore the cannibal from his prey.

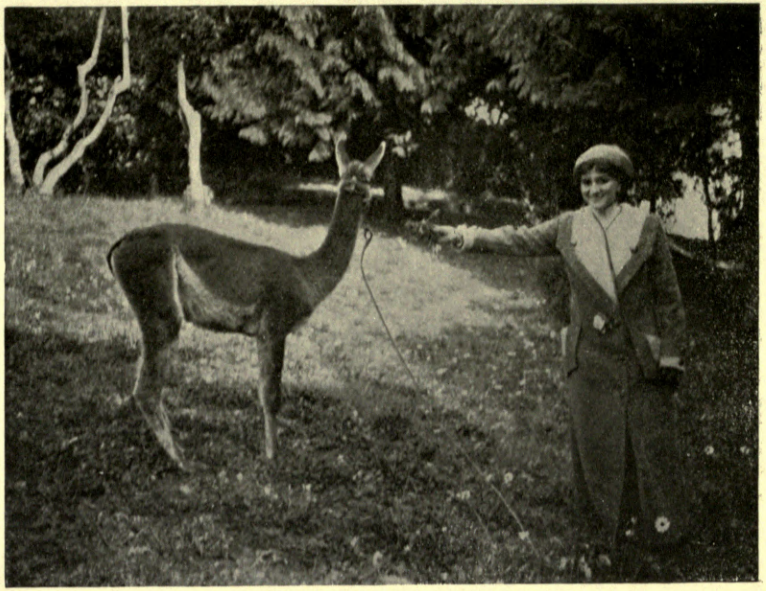
After many struggles the three of them managed to get the madman back into the cab

—Pat and Bob held him down until they arrived at his house, where they propped him up against the door, rang the bell, and bolted. As the horrible tale was concluded, Pat said: "No more farewell dinners to you, old man." Then I strolled on to the wild man's office.

"Is Mr. James in?" I enquired. "No, sir; Mrs. James has telephoned to say that her husband is in bed with a bad bilious attack and will not come in to-day." The next day James told me he had had a bit of a scene with his wife, who had sat up for him, and as the door was opened by her he fell flat on to the mat inside, when she flew wildly to her room.

In the morning she brought him a cup of tea, and while removing his boots and trousers said acidly: "Now, James, please explain."

"My darling!" Jim replied, "it all arose from a farewell dinner to Tarapacá." She fell upon his neck and wept, saying: "The name of *that* man will account for anything!" Alas, for the reputation of poor Tarapacá! Pat and Robert still speak of his dinner with cold shudders and bated breath, fearing that perhaps some day Tarapacá may return, which God forbid!



A CHARMING IQUIQUEÑA WITH HER PET GUANACO

The preceding pages form a sort of autobiography related with the greatest frankness, for I have taken you all into my confidence, and what you don't know about me now is not worth knowing. I have had real good times in the East and in Chile, but my heart returns to my first love, the Far East.

If my readers have been amused by the Merry Banker he will be more than repaid for writing this, his first attempt at authorship. *Vayan V^ds. con Dios!*—which means, God bless you!

APPENDIX

THE DEBASED CHILIAN DOLLAR

Reprinted from "Truth," September 10, 1913.

I HAVE received the following interesting letter on Chilian currency from a correspondent who has a thorough knowledge of the subject. It is, I believe, a fact that the ventilation of the matter in the London press has been discouraged, but it seems to me to be a case in which frank public criticism is much needed and ought to have a salutary effect :—

SIR,—At rare intervals the depreciation in the sterling value of the Chilian dollar, or "peso," is timidly referred to by the London press. Editors, in the interests of their advertising departments, are loth to give offence to the Chilian Government and to the banks connected with South America, whose dislike to public reference to this depressing subject is well known to them. But as there are many people living in England anxiously awaiting improvement in Chilian exchange, I venture to ask you to publish in their interests the following remarks, based on many years' ex-

perience gained by the writer when General Manager in Chili of the first English bank founded in that country.

Towards the end of the 'eighties the late Colonel North established the Bank of Tarapacá and London, Limited, with branches in Iquique, Valparaiso, and Pisagua. The value of the dollar was then about 26d., at which rate the bank placed funds in Chili. The capital employed there of this bank—now known as the Anglo-South American—and that of other foreign banks since established in Chili, has in recent years been written down to 10d., a prudent, but, apparently, paradoxical step when it is remembered that the par value of the "peso" is 18d., and that there is sufficient gold in the Conversion Fund to redeem paper at 12d., or better.

If the fears of these banks prove to be well-founded and the Government continues its dangerous policy of drift, allowing the Conversion Fund to lie idle, exposed to the unscrupulous attacks of the "papeleros" (the paper party), to whom it is a bugbear, who can prophesy what the Chilian dollar will be worth in the future? Will it be par value, or will it be 12d., 6d., 3d., or three-halfpence? None can foretell except the wirepullers in Santiago, who seem determined to prevent the redemption of paper at *any* price. The idea of conversion at twelve pence is a shilling shocker to them!

The question is frequently asked, Why cannot the Chilians, the *soi-disant* "British of South America," do what Brazil, Peru, and the Argentine have done? Surely, if little Uruguay has been able to maintain specie payments since 1876, Chili, with firmness and at the cost of a few bank smashes, could have kept on its legs its own Wee McGregor of a dollar. The answer is, that the "hacendados" will not let her. They form the strong party in Chilian politics, and a low exchange suits them. It is clear that if the farmer has borrowed when exchange is comparatively high it is good business to force it down; because, as he sells his produce on a gold basis, the lower the rate, the greater number of paper dollars he receives with which to pay his peons and his debt to the bank. It has become his religion to mortgage his farm up to the hilt, hoping that some day the paper peso will go down to nothing, when his debts will be automatically wiped out, and he, honest fellow, like the Village Blacksmith, will "owe not any man."

While gold currency lasted it was freely cursed by brokers, speculators, and merchants, whose complaint was that no money could be made in such respectable and unexciting circumstances. In spite of its unpopularity amongst these classes, there is no good reason to believe that specie payments would not have been maintained, had not the Government declared a moratorium in response to the

pressure of senators, deputies, and other influential persons interested in the native financial institutions. At the expiration of the six-weeks' moratorium, paper came into its own again, and has since reigned supreme. Although bad money expels good money, a few five-dollar gold pieces (worth 7s. 6d.) may still be seen in use as cuff-links, or preserved in cabinets as "curios."

It may sound strange to ears which cannot conceive how it would be possible to carry on business in England if the sovereign were to-day worth 20s., a month hence 15s., 17s. 6d. a week after, and three half-crowns a month later, that British and German firms should prefer a fluctuating dollar. But, so that a little flutter in exchange may be added to their more legitimate business, such is the case.

So far as wages go, a low exchange is favourable to the industry which is the very life-blood of Chili; for without the receipts from nitrate duties where would the tremendous annual expenditure of nearly four hundred millions (paper) come from? And one is inclined to ask what has become of the thousands of millions which Chili has received from this source since it had the misfortune to acquire by conquest the nitrate fields of Peru? Before he received these spoils of war the Chilian was a hard worker and unspoilt; "condors" were plentiful in the land, as good as golden American eagles, his dollar being worth five

times its present value. But since these oceans of money have been poured down his throat he, like his "peso," has sunk in value, until to-day the latter is submerged in the mud at 9⅝d.! Had these enormous sums been wisely employed, Chili need not have been burdened with either an internal or an external debt, and the country could have been developed with its own money, not by persistent borrowings in foreign markets on increasingly onerous terms.

What is there to show to-day for the fabulous sums Chili has pocketed from the heavy duty imposed on the export of nitrate? Alas! the answer is a depreciated paper currency, an increasing foreign debt, bankrupt municipalities, and an annual fiscal deficit.

Against the return to specie payments there are arrayed the following forces: *Hacendados*, who control the Cameras, brokers, speculators and merchants, the nitrate industry (to a certain extent), and the native financial institutions. Therefore, it seems hopeless to expect a weak Government to set its house in order when that estimable President, the late Don Pedro Montt, found that it was as much as he could do, strong man as he was, to prevent the "papeleros" from flooding the country with more paper.

The present disreputable value of the Chilian dollar may be a source of pleasurable excitement and profit to brokers, speculators, merchants, and *hacendados;* but it is not a source of

pleasure to the labouring classes and to the widows, the orphans, and the leisured class, who have invested, or had invested for them, their little all in Caja and other currency internal bonds. These unfortunates find that a debased currency has reduced their incomes to a third or fourth of its original value, the cost of living having risen three or four hundred per cent.

To sum up, those who may be thinking of turning sovereigns into Chilian currency had better wait until the country has applied the Conversion Fund to its legitimate purpose. When the dollar means what we mean by 20s. in the pound, not three half-crowns for a sovereign, it will be time for John Bull to think of sending his money to Chili; but until that happy day comes he will be wiser to seek less exciting channels for investment, and so sleep o' nights.—Enclosing my card, I am, yours faithfully,

WALTER H. YOUNG ("TARAPACÁ").

THE DEBASED CHILIAN DOLLAR

Reprinted from "Truth," February 4, 1914.

Mr. Walter H. Young ("Tarapacá"), who is at present in India, has sent me the following further letter on the Chilian currency question—a question of which he gained an intimate knowledge as the general manager

in Chili of the first English bank founded in that country :—

I learn from friends in Chile and from the paragraph in *Truth* of November 26 that my article published in your paper of September 10 has attracted some attention in Chilian circles. The criticisms in that article were translated and distributed broadcast by the *Mercurio*, and a leading article referred to them as *verdades amargas* (bitter truths). This is so far satisfactory, but I fear my feeble efforts will have little practical effect, as oceans of ink have already been spilt on the subject by the ten thousand financial experts in Chili. No one seems a penny the worse or better for their fantastic effusions.

Where a simple sailor succeeded, these amateur Cromers and Milners have failed. During his presidency, Admiral Don Jorge Montt carried out the law calling for conversion at 18d., and he did this without having a large conversion fund at his back. Specie payments came to an end because his successor was not strong enough to resist the clamour of the native banks, who were in a hole; so, to save them and the semi-national bank in particular, he destroyed the "magnum opus" of Don Jorge Montt—and the country has suffered for his weakness ever since.

What Admiral Sir George Montt accomplished could more easily be done now if there existed any real desire to return to specie payments,

for sufficient cash earmarked for conversion is lying dangerously idle on deposit in the Berlin and New York banks to give twelve pence or more for every paper dollar.

But no step is taken in this direction except interminable talk in the Cameras and the ventilation of the absurd theories of the "experts" I have referred to. Cabinets last a few weeks or months, and Ministers of Finance come and go; when one has learnt the difference between the debit and credit side of a cash-book he is succeeded by another, who has to go through the same elementary training, and so on, *da capo*. As he hands over his portfolio to his successor he declares he leaves a surplus, while with the same regularity the new incumbent declares there is a deficit.

I am not alone in the belief that there is no one in Chile, the President least of all, who knows the true state of the financial cupboard. If one, struggling for information, turns over the pages of the annual statements and idly checks the summations, he finds that sometimes the columns of figures do not tot up correctly by a few millions. This discourages further investigation.

I agree with your Valparaiso correspondent that Chile will not do the right thing until frightened into it. No reduction in her extravagant expenditure on a navy which is entirely out of proportion to her means, her population and her importance, nor any reduction in the

horde of mostly useless people living on the Fisco, nor a return to specie payments, are to be expected until further loans are denied her.

So long as she can meet her obligations by robbing Peter to pay Paul, no reform in these and other directions, such as railway administration, etc., will be carried out. But the time is not far off when Chile will have to decide which path she will choose—the prudent one of sufficient retrenchment to enable her to meet her obligations without further borrowings, or the dangerous one she is now treading of letting the morrow take care of itself.

University of California
SOUTHERN REGIONAL LIBRARY FACILITY
405 Hilgard Avenue, Los Angeles, CA 90024-1388
Return this material to the library
from which it was borrowed.

REC'D LD-URL

APR 06 1999

QL APR 19 19

IN

DUE TH

Form L

UC SOUTHERN REGIONAL LIBRARY FACILITY
A 000 084 776 4